



FARM CYBER PROTECTION

Family and Farm. Together.



NEW TYPES OF MALWARE FLOODED THE INTERNET IN THE PAST YEAR*

*THE WORLD ECONOMIC FORUM. UP BY 40% VERSUS THE PRIOR YEAR.

Specifically designed to uniquely blend the combined personal and commercial exposures associated with farms. We've taken elements of our FAMILY CYBER program and combined them with our COMMERCIAL CYBER program to create a cyber coverage that's designed specifically for farming exposures. Coverage extends to the "Internet of Things": Home connected devices, cloud-based storage, GPS equipment, harvesters, drone guidance systems, planting and seeding systems, application controls, yield monitoring, water management data storage systems, wireless network for soil testing, and hydration and crop measurement, except as addressed by product warranties.

Commercial Cyber Coverages

First Party Privacy Breach - Limits up to \$250k

- Notification Expenses
- Monitoring Expenses
- Crisis Management Expenses
- Regulatory Proceeding Claims Expenses & Fines
- Business Interruption
- Data Replacement

Third Party Liability - Limits up to \$1M

- Media Wrongful Acts
- Network Security Wrongful Acts
- Privacy Wrongful Acts
- PCI Fines

Family Cyber Extortion Threat

- Expenses or ransom paid for threats to create a network disruption or a privacy breach

Cyber Bullying Response

- Professional counseling, temporary relocation expenses, private tutoring, tuition expenses

Identity Theft

- Legal fees, lost wages and other costs to restore your identity

System Compromise

- Data recovery costs and/or systems restoration needs

Internet Clean Up

- Expenses associated with removing false statements about you on the internet

Farm Cyber

**SEAMLESS
MODULAR
UNIQUE**

**Commercial
Cyber
+
Family Cyber
=
Farm Cyber**

Not all products and services are available in every jurisdiction and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.

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Unique Partner Benefits

- Specifically designed for personal & farm exposure
- Speed-to-market
- Competitive pricing options
- Easy implementation
- Relevant product addressing real issues

Complete Package


- Educational and Risk Management Support
- Rates, forms, manuals and guidelines
- Filing support
- Claims training and consultation
- Marketing support and underwriting training

Simplicity & Flexibility

- Broad coverages
- Composite pricing
- First Discovered Trigger
- I/T friendly
- Highly adaptable
- Multiple coverage options
- Granular pricing specific to risk exposure
- Quota Share

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47%



OF CLAIMS AFFECTED SMALL BUSINESSES*

*NET DILIGENCE 2017 CLAIMS STUDY



THE MEDIAN COST OF A LOSS:

\$56,000



*NET DILIGENCE 2017 CLAIMS STUDY

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