

"Cyber Liability"



Coverages for Today's Cyber Risks

Identity Recovery Insurance:

<u>Identity Recovery Coverage</u> combines identity theft insurance with services that can save business owners the money, time away from work and trouble it takes to restore their credit history and identity records to pre-theft status

Data Compromise:

<u>Response Expense Recovery</u> pays for first –party expenses in responding to a personal data breach. Coverage also pays for outside legal counsel review, forensic IT review, notifications to affected individuals, credit monitoring and identity restoration services to affected individuals.

<u>Defense & Liability</u> coverage is offered for legal defense and liability costs for actions brought by one or more affected individuals of government entities.

<u>Cyber Insurance—Third Party:</u>

<u>Cyber Coverage</u> helps pay for the costs associated with restoring data and computer systems as well as protect against third-party liability that may arise from the failure of a system security.

<u>Computer Attack Coverage</u> pays for data restoration and systems restoration.

<u>Network Security Liability Coverage</u> - In the event of a network security liability suit as defined by the policy, coverage covers costs of defense, settlement and judgement. Coverage is provided with this in the coverage limits.

Note:

Our "Cyber Liability" products are available on a stand alone basis and on a package when written with "IAT". For access to our On-Line Rating portal contact Julie Belzer at jmbelzer@wgamo.com

"SERVING MIDWEST AGENTS AND BROKERS FOR TWENTY YEARS"

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