

CYBER SECURITY

Public Entity Partners' Privacy & Network Liability Coverage, Cyber Extension option and Computer Fraud Coverage provide comprehensive protection for members.

If your entity experiences a cyberattack, data breach or other event:

- **Privacy & Network Liability Coverage** provides protection against the failure to safeguard confidential and private information, including:
 - The failure to properly handle, manage, store, destroy or otherwise control information;
 - An unintentional violation of your privacy policy that results in the violation of any privacy regulation; or
 - A failure of network security.

Privacy & Network Liability Coverage, which includes the Data Breach Fund and optional Cyber Extension, is available with per-occurrence limits of \$700,000 or \$1 million, and has an annual aggregate. These policies can be added to your Errors and Omissions coverage.

- The **Data Breach Fund** provides coverage for:
 - Third-party forensics;
 - Compliance with regulations after a breach;
 - Notification of affected individuals;
 - Credit monitoring; and
 - Bank charges that may reduce damages.

Data breach costs typically average around \$150 per compromised record. The Data Breach Fund has a per-occurrence sublimit of \$250,000 per policy period.



- The **Cyber Extension option** provides coverage for:
 - Social engineering;
 - Ransomware; and
 - Data restoration expenses.

This coverage extension is within the Data Breach Fund sublimit.

- **Computer Fraud Coverage** under the Property & Crime Policy provides coverage for loss of money or securities perpetrated by a third party.

To determine if your entity is eligible for coverage or to learn more, please contact the Underwriting Department at 800.624.9698.

Please review all policy terms, conditions and exclusions.