

# Pro Cyber Liability Program

The Pro Cyber Liability Program protects businesses for the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personal information which is any private, non-public information of any kind in the insured business's care, custody or control.

The Pro Cyber Liability Program is facilitated through the North American Data Security RPG (named insured on master policy), a risk purchasing group which is registered in all 50 states and the District of Columbia. The master policy is underwritten by an AM Best A- rated insurance carrier.

## POLICY DETAILS

- Annual aggregate limit of liability per enrolled business:
  - ✓ \$1,000,000
- Master policy - admitted - claims made policy form
- No aggregate limit on master policy
- \$5,000 retention applies per claim, per enrolled business.
- Coverage territory is worldwide
- Claim reporting requirement - within 60 days upon becoming aware of a suspected or actual breach
- Eligibility: U.S. businesses with less than \$10,000,000 in annual revenue - excluded classes apply

## COVERAGE DETAILS

- Civil proceeding or investigation including requests for information for an actual or alleged violation of any privacy regulation (PII data) brought on behalf of any federal, state, or foreign governmental agency including;
  - ✓ Defense & settlement or judgment
  - ✓ Regulatory fines & penalties (including PCI)
- Ransom Payment - up to policy limit - retention applies
- Media - up to policy limit - retention applies
- Business Interruption - up to policy limit - 18 hour waiting period applies
- Data Recovery Expense - up to policy limit - retention applies
- Cyber Event Expenses:
  - ✓ Call Center
  - ✓ Credit monitoring
  - ✓ Notification
  - ✓ Public relations
  - ✓ Forensics
  - ✓ Associated legal expenses
- Sub-limits apply:
  - ✓ Cyber Deception - \$100,000 sub-limit
    - Fraudulent Instruction
    - Funds Transfer Fraud
    - Telephone Fraud

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*This is a brief coverage summary, not a legal contract. The actual policy should be reviewed for specific terms, conditions, limitations, and exclusions that will govern in the event of loss.*

January 2023