



American Professional Agency



Cyber Suite – Essential Coverage in Today's Digital World

Cyber and Security Liability Coverage

Practitioners who maintain confidential patient / employee information have a responsibility to safeguard that data. With data breaches and cyber attacks becoming increasingly common, having the right cyber protection in place is critical. We offer **Cyber Suite**, a comprehensive coverage endorsement with multiple layers of insurance defense against the complex, ever-evolving cyber risks that practitioners face every day.

Highlights Of the Endorsement

Coverage:

- **Data compromise response expense** - provides the resources to respond to a breach of personal information.
- **Computer attack** - provides resources to respond to a computer attack.
- **Cyber extortion** - responds to an extortion threat.
- **Data compromise liability** - provides defense and settlement costs in the event of a suit related to a breach of personal information.
- **Network security liability** - provides defense and settlement costs in the event of a suit alleging that a system security failure on the part of the insured caused damage to a third party.
- **Electronic media liability** - provides defense and settlement costs in the event of a suit alleging that the insured infringed on a copyright or trademark, defamed a person or organization, or violated a person's right to privacy.
- **Identity recovery** - provides owners of the insured practice with case management service and financial resources to recover control of their identities after an identity theft.

Risk Management: Access to eRiskHub®, a risk management portal designed to help prepare and respond effectively to data breach and cyber attacks.

Other Services:

- Access to "TechQ" which offers FREE computer diagnostics by phone and competitive rates for virus removal, technical assistance and related digital security services.
- Access to experts in recovering from cyber extortion and data breaches.
- Process to request case management services and submit expense reimbursement claims.

Claims: Managed by experienced and dedicated cyber claim specialists with industry knowledge.

Eligibility

Available as a coverage endorsement to new and existing American Professional Agency policies in most states.

Limits

- Aggregate Limit of \$100,000 / higher limits and options available.
- Sublimits and/or a \$1,000 deductible for certain coverages may apply.

Please contact American Professional Agency to learn more about our comprehensive cyber coverage endorsement.

www.americanprofessional.com/cyber-suite-PRO

Top 10 reasons you need cyber insurance

A cyber attack happens every 20 seconds.



In fact, the odds of you becoming a victim of a cybercrime are greater than experiencing a loss due to flood or fire.

Nearly all businesses are at risk.



If you depend on a computer, tablet, smart phone or the internet to conduct business, you're exposed to cyber risks. Any digital device can be entry points for cybercriminals.

Cyber risks are constantly changing.



As technology evolves, so do the risks that threaten your business and the data you use every day. Having insurance to protect against new and evolving risks is critical.

A data breach can be devastating.



Nearly 40% of cybercrime victims spent \$50,000 or more responding to the attack.¹ That kind of money could damage or cripple a small business.

No matter what type of business you run, where you're located, or how much time you spend online, your small business needs cyber insurance.

Hackers are highly organized.



Cybercrime is big business, and is not just perpetrated by individuals, but often by highly organized criminal teams from countries like China, Russia and North Korea.

You don't have to be a big business.



Nearly half of all data breaches target small businesses. That's because cybercriminals are looking for vulnerabilities and small businesses with outsourced or underfunded IT departments often have them.

Coverage costs less than many other types of insurance.



Compared to the cost of other types of business insurance, cyber coverage costs less for the level of protection it provides.

You don't have to be targeted by a criminal.



Cyber insurance helps to respond to an unintentional leak of personal data or records. According to one source, **9.7 billion data records have leaked since the start of 2019.**²

Businesses don't often budget for the risk.



If you don't have insurance to cover a risk, this type of expense could put a small business out of business.

Cyber insurance covers a broad range of costs associated with cyber risk.



Our cyber insurance includes coverage for computer attacks, data breaches, cyber extortion, liability, misdirected payment and telecommunications fraud, and identity theft.

¹ 2019 Zogby Analytics study sponsored by HSB

² IT Governance