

Network Security, Privacy Liability and Privacy Breach Expense (Cyber)

Coverage for Specified Professions Errors and Omissions (E&O)



PRIVACY BREACH EXPENSES*

This endorsement pays on your behalf the costs associated with responding to a privacy breach, including:

- Development of a response plan
- Legal support with an expert in privacy law via a breach coach
- Forensic investigation to assess the scope of the incident
- Development, printing and mailing notifications to affected individuals
- Development and support of a customer relationship management system and call center
- Development of website link for use by the organization in communicating with affected parties
- Public relations and crisis management services to assist with mitigating adverse effects on the organization's reputation resulting from a privacy breach
- Credit monitoring for up to one year, or more if required by law, for affected individuals

NETWORK SECURITY AND PRIVACY LIABILITY

This endorsement pays for third-party legal liability arising from:

- Unauthorized access to a named insured's computer system
- Denial of service attacks
- Transmission of malicious code

REGULATORY ACTION**

This endorsement pays for regulatory action arising from violations of privacy law resulting from a privacy breach, including defence costs and claims expenses.

*In addition to E&O limit

**Part of E&O limit

These endorsements are available for purchase on our Specified Professions product for selected professions only (based on underwriting review), up to \$1 million limit for privacy breach expenses and regulatory action. Policy deductible applies. For more details, kindly refer to Privacy Breach Expense and Defence of Regulatory Claims (SP 298) and Pro Security+ (SP 283) endorsements.



Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Centre (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.

