



888-523-5545
USLI.CA

Cyber Security and Privacy Breach

Coverage for Technology Errors and Omissions (E&O) Package

PRIVACY BREACH EXPENSES*

This endorsement pays on your behalf the costs associated with responding to a privacy breach or security event, 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
- ▶ Communication with affected parties:
 - Development, printing and mailing of legally required voluntary notification 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 persons affected
- ▶ Public relations and crisis management services to assist with mitigating the adverse effect on the organization's reputation
- ▶ Credit monitoring for up to one year, or more as required by law, for affected individuals
- ▶ Costs to restore any lost or corrupted data
- ▶ Business interruption income loss and extra expenses incurred, with an automatic waiting period of only eight hours

REGULATORY ACTION AND PAYMENT CARD INDUSTRY (PCI) VIOLATIONS*

This endorsement pays for:

- ▶ Regulatory action arising from violations of privacy law, including defence costs and claim expenses
- ▶ Payment for fines and penalties including deposit in a fund as equitable relief for the payment of consumer claims
- ▶ PCI assessments, fines and penalties

These endorsements are available for purchase on our Technology product, up to \$1 million additional limit and up to \$5 million for network security and privacy liability (subject to underwriting review). Policy deductible applies. For more details, kindly refer to Privacy Breach Expense+ (TK 252) and Broad Form (TK 228) endorsements.

CYBER EXTORTION COSTS*

This endorsement pays on your behalf or reimburses you the costs associated with a cyber extortion event, including:

- ▶ Cyber extortion negotiator
- ▶ Ransom demanded, if needed
- ▶ A reward for information which leads to capture of the extortionist, up to \$10,000
- ▶ A small amount to help mitigate a potentially larger claim in the event your client suffers a ransomware attack due to an error or omission on your part, up to \$5,000

NETWORK SECURITY AND PRIVACY LIABILITY**

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

- ▶ Unauthorized access to any computer system
- ▶ Denial of service attacks
- ▶ Transmission of malicious code
- ▶ Privacy breach
- ▶ Breach of third-party corporate information
- ▶ Violation of insured's own privacy policy

*In addition to E&O limit

**Part of E&O limit



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.



bizresourcecentre.ca