

Cyber Liability and Malicious Attack



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Today's Agenda



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Cyber Liability Coverage

02

Malicious Attack Coverage

03

Questions, Answers, and Conversation

01

Cyber Liability Coverage

≡ Cyber Liability Coverage ≡

Provides first and third party insurance for covered cyber losses

- First-party coverage covers:
 - Losses to policyholder's own data
 - Lost income
 - Harm to the policyholder's institution
- Third-party coverage covers:
 - Liability of the policyholder to third parties arising from a data breach or cyber-attack



Cyber Liability Coverage

Liability Highlights and Limits

Liability Coverage	Limit	Deductible
Multimedia Liability Claim	\$250,000	\$1,000 each claim
Security and Privacy Liability	\$250,000	\$1,000 each claim
Privacy Regulatory Defense Claim	\$250,000	\$1,000 each claim
PCI DSS Liability Claim	\$250,000	\$1,000 each claim

Cyber Liability Coverage

Non-Liability Highlights and Limits

Non-Liability Coverage	Limit	Deductible
Breach Response Costs	\$250,000	\$1,000 each claim
Voluntary Notification Costs Sublimit	\$250,000	\$1,000 each claim
Proactive Privacy Breach Response	\$250,000	\$1,000 each claim

Cyber Liability Coverage

Non-Liability Highlights and Limits

Non-Liability Coverage	Limit	Deductible
BrandGuard®	\$250,000	2-week waiting period
Network Asset Protection	\$250,000	\$1,000 each claim / 8-hour waiting period
Cyber Extortion	\$250,000	\$1,000 each claim
Cyber Crime	\$25,000	\$1,000 each claim

02

Malicious Attack Coverage

Malicious Attack Coverage

For an event that occurs during the policy period, and...

- Involves the use of a vehicle, explosive device, or any hand-held weapon
- Is intended to harm another person or group of persons
- Is carried out or attempted by any person or group of persons acting alone or on behalf of or in connection with any organization
- Results in bodily injury of any person, or physical loss of or damage to or destruction of, tangible property



Malicious Attack Coverage

Coverage Highlights

- National Program automatically included in the package policy
 - \$10,000,000 per occurrence / \$10,000,000 annual aggregate including Physical Loss, Physical Damage and Business Interruption
 - \$250,000 Crisis Management and Public Relations expenses
 - \$250,000 Additional Security expenses
 - \$250,000 Counseling expenses



Contact Information

Inform Church Insurance if your institution experiences an incident

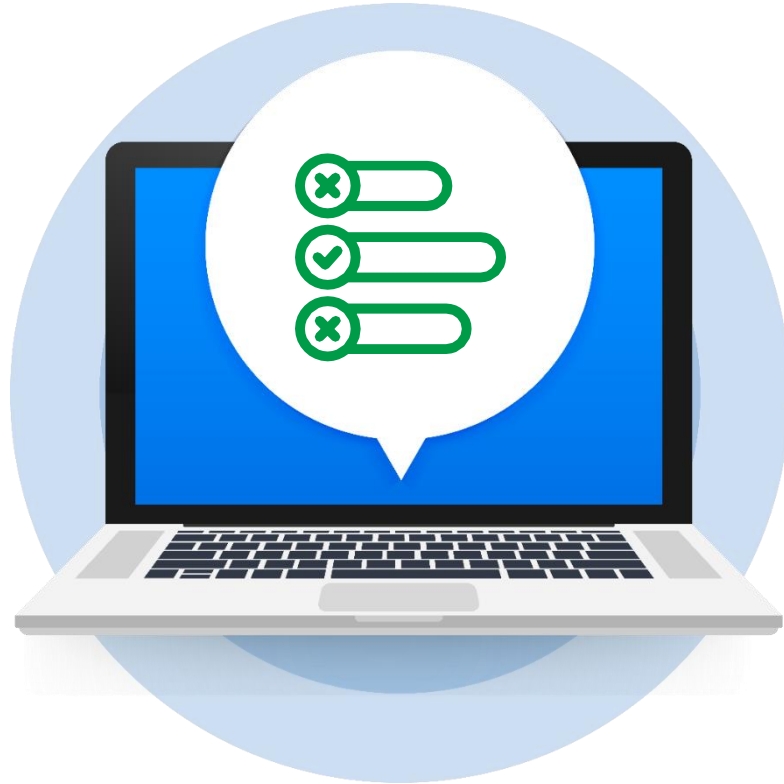
- Call Direct: [\(800\) 293-3525](tel:8002933525)
- Find your Church Insurance Field Representative in ARC
 - Go to the Administrators' Recourse Center (ARC): cpg.org/arc
 - Look under "Who To Call" in the left menu
 - Select "The Church Insurance Agency," at: cpg.org/administrators/resources/arc/who-to-call/ciac/



≡ Questions and Discussion



Feedback Survey



Thank you!

For your participation and feedback.

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