



Enterprise Pro Cyber Liability Program

The Enterprise 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 identifiable information which is any private, non-public information of any kind in the merchants care, custody or control.

The Enterprise 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 AXIS Insurance Company, an A+ rated insurance carrier by AM Best.

POLICY DETAILS

- Limit of Liability per business options:
 - ✓ \$1,000,000 (annual aggregate)
- Master policy - admitted - claims made policy form
- No aggregate limit on master policy
- \$2,500 retention
- 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 \$50,000,000 in annual revenue

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)
 - ✓ Mandatory forensic examination
- PCI re-certification services to re-certify compliance with PCI Security Standards
- Ransomware - \$1,000,000 - retention applies
- Website media Liability
- Business Interruption - \$1,000,000 - 8 hour waiting period applies
- Data Recovery Expense - \$1,000,000 - retention applies
- Crisis management and fraud prevention expense:
 - ✓ Notification
 - ✓ Credit monitoring
 - ✓ Call center
 - ✓ Public relations
 - ✓ Forensics
 - ✓ Associated legal expenses
- Sub-limits apply:
 - ✓ Telecommunications Theft - \$100,000 sub-limit - retention applies
 - ✓ Social Engineering Fraud - \$100,000 sub-limit - retention applies
 - ✓ E - Theft - \$100,000 sub-limit - retention applies

PROGRAM ELIGIBILITY

- Underwriting is limited to four questions
- Rating is based on revenue for businesses up to \$50,000,000 in annual revenue
- Excluded classes include; (a) Banks, (b) Credit Unions, (c) Payment Processors, (d) Gambling Organizations, (e) Online Adult Industry, (f) Social Media/Networking Firms, (g) Cloud Providers (h) Federal and State government agencies (I) Municipalities (j) Franchise (k) Crypto-currency (l) marijuana dispensaries

For additional information:

<https://nadsrpgcyber.insurecert.com/shorepoint>

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. Extended sixty day reporting period applies.