

Cyber Liability/Data Breach Insurance Coverage Limits

	Cyber Protection Plan Option #1	Cyber Protection Plan Option #2
• Policy Aggregate Limit of Liability	\$1,000,000	\$2,000,000
• Regulatory Defense & Penalties	\$100,000	\$500,000
• Website Media Content Liability	\$100,000	\$100,000
• Public Relations & Crisis Management Services	\$100,000	\$250,000
• Protected Credit Card Industry (PCI) Fines & Cost	\$50,000	\$50,000
• Privacy Breach Response Services*		
- Notification to the Individual Clients	50,000 Individuals	75,000 Individuals
- Credit Monitoring	3 Credit Bureaus for 12 mo.	3 Credit Bureaus for 12 mo.
- Identity Theft Resolution Cases	Up to 5,000 cases	Up to 5,000 cases
- Foreign Notification	\$50,000	\$50,000
*Breach Response Services are OUTSIDE of the Total Aggregate Limits of Liability		
• First Party Coverage		
- Cyber Extortion	Included	Included
- Data Protection Loss	Included	Included
- Forensic Expense	\$50,000	\$50,000
- Business Interruption Loss	Included	Included

Plus applicable State Surcharges & Taxes
Retention: 12 hours for Business Interruption (BI Loss)... \$2500 for Liability



***Cyber/Data Security Risks?
Relax. CPP has you covered.***

***Protection & Risk Management
Services for Your Practice.***



Professional Benefits

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Is Your Business Compliant with September 23, 2013 HIPAA/HITECH Laws?

HIPAA/HITECH Security/Privacy Rule Compliance

- Policies & Procedures
- Workforce Training
- Risk Assessment & Risk Mitigation
- Incident Response Plan & Response Team
- HIPAA/HITECH Compliance Audits
- Business Associate Agreements
- Obligations When Breach Occurs
- Federal/State Law Breach Notification Requirements
- Payment Card Industry (PCI) Data Security Standards
- And more....

Cyber Liability/ Data Breach Protection Policy Highlights

- Privacy Liability
- Privacy Notification Expense
- Regulatory Liability - HIPAA/HITECH Fines & Penalties
- Network Security Liability
- Media/Website Liability
- Public Relations & Crisis Management Expense
- Credit Monitoring Expense
- Legal & Forensic Expense
- Theft Resolution Services
- Cyber Extortion Loss
- Data Protection Loss
- Business Interruption Coverage

Services, Services, Services... The Policy With Risk Management Services

On-Line Compliance Materials

Federal and state compliance materials regarding data security, data breaches, and data privacy, including:

- Quick Tips on Many Subjects
- Summaries of Federal/State Laws
- Links to Statutes & Regulations
- Sample Policies & Procedures
- Continuing Updates & Electronic Notification of Significant Changes to the On-line Materials

Monthly Newsletters & “Instant Alerts”

“Instant Alerts” sent by email for events that require immediate attention.

Newsletters sent by email, learn about changes in federal and state laws regarding data security, data breach, and data privacy issues.

Expert Support On-Line

Expert support from consultants/attorneys on data security issues; including

- Health Care & HIPAA Compliance Issues
- Data Breach Prevention Issues
- Data Security Best Practices
- Computer Forensic Issues

Step-by-Step Procedures to Lower Risk

Procedures and on-line forms help you:

- Understand the scope of “Personal Information” (PI)
- Determine where PI is stored
- Collect and/or Retain the minimum amount of PI as required for business needs
- Properly destroy PI that is no longer needed
- Implement an Incident Response Plan

Training Modules

- Online Training Programs
- Employee Training Bulletins & Posters
- Webinars for Privacy Compliance and IT Staff
- Audio and PodCast training for Managers and/or Employees

Handling Data Breaches

Guidance provided to:

- Help prevent Data Security Incidents
- Respond to a Data Breach