

Accountants

CPAs, Enrolled Agents, Tax Preparers & Bookkeepers

Help Protect Your Business from the Costly Consequences of Cybercrime - Accounting practices face an increasing threat of cybercrime – It may be when, not if, a business is attacked. The optional Cyber Extension Endorsement provides broad coverage features with the all-in-one convenience of inclusion with the Accountants Professional Liability policy.



“Protecting your good name as if it were our own”

Cyber Extension Endorsement Highlights

1st Party Coverages

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| ■ Restoration Costs | Pays for expenses when data assets are damaged. |
| ■ Data Breach | The legal fees, forensics fees, notification costs, identity theft prevention and restoration costs, and call center costs related to a data breach. |
| ■ PCI Compliance Violations | Protects against fraud recovery, card reissuance costs, case management fees, and fines and penalties imposed pursuant to a merchant contract. |
| ■ Network Disruption | Reimburses the Insured for lost profits, extra expenses and restoration costs related to network disruption. |
| ■ Reputational Harm | Reimbursement of lost profit and extra expense as a result of adverse media coverage. |
| ■ Cyber Crime | Protection from extortion, telecom hacking and EFT fraud. |

Liability Coverages

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| ■ Privacy Liability | Covers privacy related lawsuits (civil and criminal). |
| ■ Network Security Liability | Covers network security related lawsuits, including transmission of malicious code, inability to access systems and business impersonation. |
| ■ Regulatory Action Coverage | Coverage for defense costs as well as consumer redress funds and civil fines and penalties. |
| ■ Multimedia Liability Coverage | Protects against numerous media perils including (but not limited to) defamation and copyright infringement. |

Public Relations Coverages

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| ■ For Any Covered Event | Public Relations Consultants are provided for claims as well as data compromises. |
| ■ Warn Public About Business Impersonation | Proactive notice is provided to the public to help mitigate potential fallout from business impersonation including phishing attacks, typo-squatting and other misuse of the company's brand/image. |

Features

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| ■ Voluntary Notification | No sublimits |
| ■ PCI Fines, Penalties, and Assessments | No sublimits |
| ■ Multimedia Liability | All content, any medium |
| ■ Broad Definition of Computer System | Includes employee-owned devices |
| ■ Expansive Definition of Claim | Written demands, alternative dispute resolution, monetary & non-monetary relief, tolling agreements |
| ■ Regulatory Action Coverage | No sublimits |
| ■ Reputational Damage Loss | 90-day reimbursement period |

Features (continued)

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| ■ Wide Definition of Network Disruption | Includes security-related outages, denial of service attack and vendor errors |
| ■ Restoration Costs Broadly Worded | Includes cost to determine cause and scope of damage, as well as costs incurred to restore data |
| ■ Broadly Worded Security Event Related Outage Definition | Includes voluntary suspension of normal business activities |
| ■ Vendor Error Network Disruption Trigger | Reimbursement available when a vendor error causes business interruption |
| ■ Waiver of Retention Provision | No retention applicable to numerous fees and circumstances |

