

CYBER SUITE

Cyber Suite Coverages	Applicable Limit
Data Compromise Response Expense covers personal data compromises and affords: <ul style="list-style-type: none"> • Notification of Affected Individuals • Services to Affected Individuals, which can include credit monitoring • Legal review • Forensic review to determine the nature and extent of breach • Public relations services 	Included in aggregate limit 50% sublimit of aggregate limit 50% sublimit of aggregate limit \$5,000
Computer Attack and Cyber Extortion coverage includes: <ul style="list-style-type: none"> • Data restoration, data recreation and system restoration • Business income/extra expense • Public relations services • Cyber Extortion covers the cost of a professional firm to assist the insured through a cyber extortion threat and the costs of approved extortion payments. 	Included in aggregate limit Up to 50% of aggregate limit \$5,000 sublimit \$25,000 if aggregate limit is \$250,000 or more higher limits of up to \$1,000,000 are available*
Data Compromise Liability covers defense and settlement costs for claims brought by or on behalf of affected individuals due to theft or loss of personally identifying information.	Included in aggregate limit
Network Security Liability covers defense and settlement costs when the insured's computer system fails to prevent the forwarding of viruses or malware to other systems, disclosure of confidential business information, or a denial of service attack against another system.	Included in aggregate limit
Electronic Media Liability Coverage* covers defense and settlement costs in the event of a suit alleging that the insured infringed on a copyright or trademark, defamed a third party, or violated a person's right to privacy.	Included in aggregate limit
Identity Recovery covers expenses and case management services when a covered person's personal information is fraudulently used to establish credit accounts, secure loans, enter into contracts, or commit crimes.	\$25,000
Lost Wages/Child and Elder Care Expenses	\$5,000 sublimit
Miscellaneous Unnamed Costs	\$1,000 sublimit
Response Expense coverage for personally identifying information posted to the internet in error	Included
Coverage for personally identifying information stored with a cloud service provider	Included
Defense applies	Inside the limits
Coverage for paper breach or data proven to have been breached through an oral disclosure	Included
Consent required for settlement	Yes

*Not applicable in NY

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.