



## CyberOne™ Coverage

# PROTECTING BUSINESSES FROM HARMFUL ATTACKS

## What is CyberOne™ Insurance?

CyberOne™ insurance protects businesses against damage to electronic data and computer systems from a virus or other computer attack. It also protects a business' liability to third parties that may have suffered damage due to security weaknesses the business' computer system.

Depending on the coverage options selected, CyberOne™ coverage pays for the costs to recover and replace data and to repair computer systems. It can also pay for liability, damages and defense costs due to alleged claims brought by third parties for damage due to failures in the business's systems security. This isn't an exposure that a small business should self-insure, and given the risk in today's electronic world, CyberOne™ is a tremendous value.

## Are You Protected?

Every organization relies on data and networked computer systems. Some businesses rely on data, systems and the internet as a primary means of conducting business. Others depend on data and systems as an support function within the organization. No organization can afford to lose important data and systems. This is why CyberOne™ insurance is essential to every small business.

## Benefits of CyberOne™ Coverage

- Coverage for the costs of recovering from computer attack.
- Broad protection against network security liability claims.
- Substantial limits at affordable rates
- Access to an on-line risk management portal that includes tools to assess and manage the cyber security risks faced by small businesses.
- Specialized claims services.
- Easy to add – no separate application.

## CyberOne™ Claim Examples

Small businesses are at risk for computer attacks and network security liability claims. The same consequences of harmful cyber attacks that these business owners speak of, could happen to any modern business.

"A customer claimed that I sent him a damaging virus, and it cost me \$30,000 in legal fees to get it resolved."

"My business was hacked by a disgruntled former employee, and I ended up with a \$25,000 IT bill to repair the damage."

"I couldn't believe how quickly the costs of defending a suit added up. We spent more than \$40,000."

"A nasty virus got into our computer network, and it cost us a fortune in out-of-pocket expenses and downtime to get us back up and running."

## GNY

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This is a summary of the coverage. Please refer to the Coverage Terms and Conditions for actual coverage and claims filing details.