

NEW **Monoline Cyber** *For-profit or Nonprofit*

A DATA BREACH DOES NOT HAVE TO INVOLVE A COMPUTER OR A CRIME!

A data breach is an incident that involves the unauthorized or illegal viewing, access or retrieval of data by an individual, application or service. It is a type of security breach specifically designed to steal and/or publish data to an unsecured or illegal location. This data can include:

PRIVATE PERSONAL INFORMATION

- Personally Identifiable Information
- Protected Health Information
- Account Information

• Business Plans

CONFIDENTIAL COMPANY DATA

- Intellectual Property
- Client Lists

Liability Coverage

PRIVACY LIABILITY

Private info gets out, client gets sued

PRIVACY REGULATORY CLAIMS COVERAGE

Private info gets out, government investigates / fines (i.e., HIPAA)

SECURITY LIABILITY

Network gets breached, network transmits virus, etc., client gets sued

MULTIMEDIA LIABILITY

Client responsible for IP infringement or personal injury online environment, client gets sued

First-Party Coverage

SECURITY BREACH RESPONSE COVERAGE

Legal assistance, IT forensics, notification expense, PR, credit monitoring, call center services, etc.

CYBER EXTORTION

Expenses associated to mitigate an extortion threat or ransom

PCI DSS ASSESSMENT

Fines / penalties associated with breach of cardholder data

BUSINESS INCOME AND DIGITAL ASSET RESTORATION

Lost \$ due to covered network disruption

CYBER DECEPTION (OPTIONAL)

Loss of \$ the insured willingly releases, based on fraudulent instruction





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CONTACT US TO RECEIVE A QUOTE WITH EXCEPTIONAL COVERAGE ON ADMITTED PAPER