

# 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