

Cyber Liability Coverage Summary



Privacy Breach Responses Costs, Patient Notification Expenses and Patient Support and Credit Monitoring Expenses

Coverage for reasonable and necessary mitigation costs and expenses incurred as a result of a privacy breach, security breach or adverse media report, including legal expenses, public relations expenses, advertising and IT forensic expenses, postage, and the cost to provide call centers, credit monitoring and identity theft assistance. Also, includes coverage for public relations expenses incurred in response to a security breach or privacy breach, but prior to the publication of an adverse media report, and coverage for expenses incurred in notifying parties of a privacy breach where there is no requirement by law to do so.

Network Asset Protection

Coverage for reasonable and necessary amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased or corrupted due to (1) accidental damage or destruction of electronic media or computer hardware, (2) administrative or operational mistakes in the handling of electronic data, or (3) computer crime/attacks including malicious code and denial of service attacks. Coverage also extends to business income loss and interruption expenses incurred because of a total or partial interruption of an insured computer system directly caused by any of the above events.

Cyber Extortion

Coverage for extortion expenses incurred and extortion monies paid as a direct result of a credible cyber extortion threat.

Cyber Terrorism

Coverage for income loss and interruption expenses as a result of a total or partial interruption of the insured's computer system due to a cyber terrorism attack.

Multimedia Liability

Duty to defend coverage for third party claims alleging liability resulting from the dissemination of online or offline media material, including claims alleging copyright/trademark infringement, libel, slander, plagiarism or personal injury.



Want to Discuss Your Cyber Liability Policy? Contact:

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Security and Privacy Liability

Duty to defend coverage for third party claims alleging liability resulting from a security breach or privacy breach, including failure to safeguard electronic or non-electronic confidential information, or failure to prevent virus attacks, denial of service attacks or the transmission of malicious code from an insured computer system to the computer system of a third party.

Privacy Regulatory Defense and Penalties

Duty to defend coverage for regulatory fines and penalties and/or regulatory compensatory awards incurred in privacy regulatory proceedings/ investigations brought by federal, state, or local governmental agencies, such as proceedings/ investigations alleging HIPAA violations.

BrandGuard®

Coverage for lost revenue directly resulting from an adverse media report and/or notification to affected individuals following a security or privacy breach.

PCI DSS Assessment

Duty to defend coverage for assessments, fines, or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.



MEDEFENSE® Plus

Reimbursement of defense costs, fines and penalties, and shadow audit expenses incurred in billing error proceedings brought by federal or state government agencies, qui tam plaintiffs, contractors working on behalf of the government, such as ZPIC or RAC, or commercial payers. Also includes coverage for reimbursement of defense costs and fines and penalties incurred in proceedings/investigations brought by government agencies alleging violations of HIPAA, EMTALA or Stark laws. ***Applies only to Malpractice Trust members.***



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