



The basics of a typical cyber-liability policy include two types of coverage.

A quick snapshot of what is included in each policy is clearly defined below.

## 1st PARTY LOSS

### Typical Loss Coverage Components

Will cover costs the insured incurs to...

**Breach Response/Crisis Management** - respond to a network or privacy breach. Includes: Breach notification, PR, forensic consultants, and credit monitoring costs

**Cyber Extortion Loss** - respond to a threat by third party to commit a network security or privacy breach

**Business Interruption/Extra Expense Loss** - loss of income resulting from a network security breach or a network attack and extra expenses incurred to restore network to original condition

**Data Loss** - cost to restore data destroyed or altered as a result of a network security breach

For more information call:

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## 3rd PARTY LIABILITY

### Typical Liability Coverage Components

Will cover claim expenses and damages the insured is legally obligated to pay as a result of the following:

**Network Security Liability** - Provides coverage for actions that the Insured is legally liable for claims made against the Insured for a Network Security Breach

**Privacy Liability** - Provides coverage for actions that the Insured is legally liable for claims made against the Insured for a Privacy Breach of PII, PHI or Corporate Confidential Information

**Regulatory Coverage** - Provides coverage for actions/proceedings and fines/penalties against the Insured by a regulatory agency resulting from a violation of a Privacy Law

**Website Media Content** - . Provides coverage for actions that the Insured is legally liable for claims made against the Insured for a Media Peril of content on the Insured's Internet Site

**Professional Liability**- . Provides coverage for acts, errors or omissions in the rendering or failure to render professional services to a client of the Insured