



ASAE–Endorsed Association Business Insurance Solutions

Cyber Coverage Descriptions & Availability Summary

Website Publishing Liability

- › Provides coverage for content posted to your website that results in infringement of copyright, trademark, trade dress or service mark, or defamation or violation of a person’s right to privacy due to error, misstatement or misleading statements by you.

Security Breach Liability

- › Provides coverage for neglect, breach of duty or omission by you that results in personal information in softcopy or hardcopy form that is acquired by those unauthorized to have it or published by those who are authorized to have it. Coverage is also provided for release of malicious code from your computer system.

Replacement or Restoration of Data

- › Provides coverage for the costs to replace or restore data or computer programs that are damaged or destroyed as a direct result of an e-commerce incident.

Regulatory Proceedings Expense Sub-Limit

- › Provides coverage for the payment of fines, penalties and defense expenses as a result of a data breach.

Public Relations Expense

- › Provides coverage for fees assessed by a public relations firm to rebuild your reputation after a computer breach or the release of virus, malicious code or denial of service attack.

Security Breach Expense

- › Provides coverage for various expenses associated with the mitigation of a security breach.

**Availability Summary is on page 2*

Program & Cyber Coverages	Affinity Nonprofits: Association Office Package with Great American	Affinity Nonprofits: Directors & Officers with Arch Insurance Group	Axis Pro: Standard Setting/ Certification Accreditation Errors & Omissions
Cyber Coverages Limits	\$100,000—\$1,000,000	\$100,000	Up to \$20,000,000
Website Publishing Liability Aggregate	\$100,000—\$1,000,000	Not available.	Included in the E&O policy Limit. Policy includes coverage for content liability as designed, and is not limited to website publishing
Security Breach Liability Aggregate	\$100,000—\$1,000,000	Not available.	Included in the E&O policy limit.
Replacement or Restoration of Electronic Data Aggregate	\$25,000—\$50,000	Not available.	Available by endorsement; no maximum sublimit re-striction.
Extortion Threats Aggregate	\$25,000—\$50,000	Not available.	Available by endorsement; no maximum sublimit re-striction.
Business Income and Extra Expense Aggregate	\$25,000—\$50,000	Not available.	Available by endorsement; no maximum sublimit re-striction.
Public Relations Expense Aggregate	\$25,000—\$50,000	\$100,000	Available by endorsement; no maximum sublimit re-striction.
Security Breach Expense Aggregate	\$25,000—\$50,000	\$100,000	Available by endorsement; no maximum sublimit re-striction.
Business Income Extension for Websites	\$25,000—\$50,000	Not available.	Not available in standard policy however we could endorse this coverage .
Laptop Computer—Worldwide Coverage	\$25,000—\$50,000	Not available.	Not available.
Information Security Protection Coverage	\$100,000 - \$1,000,000	Not available.	There is no standard aggregate for data security and related coverages that is distinct from the policy aggregate.
Premium Range	\$300—\$2,500 additional premium onto the policy: Dependent on limit purchased & total revenue of organization. Max size of entity eligible for coverage is \$20M in revenue.	No Additional Premium owed—coverages are built into the policy form.	\$1,500 minimum premium for a policy. Premium varies depending on the limit purchased and total revenue size of the organization. No restrictions on availability based on revenue size.

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