## **Protect Your Agency** from Cyber or Paper Breach with Cybersurance!

Cyber breach products vary significantly and some only provide reimbursement with no additional services to guide you. Our Cybersurance Coverage, risk management, and other valuable services are affordable and make sense for most agencies. Compare what the companies of the Utica National Insurance Group offer before deciding what is right for you.



Our Cyber	Other Cyber	Third Party: Privacy Liability Coverage
<b>✓</b>		Theft/Loss of Personally Identifiable Information
<b>✓</b>		Negligent Privacy Policy Violation: Access to Personally Identifiable Information
<b>√</b>		Negligent Privacy Policy Violation: Correction of Personally Identifiable Information
Our Cyber	Other Cyber	Third Party: Security Liability Coverage
<b>✓</b>		Unauthorized Access/Use of Your Computer, Including Transmission of Malicious Code to Others
<b>✓</b>		Inside Jobs
1		Denial-of-Service Attack
<b>√</b>		Theft, Copying, Alteration, Destruction, Deletion or Damage to Data on the Insured's Computer System
<b>✓</b>		Breach of Data in the Care of Third Party Service Providers
Our Cyber	Other Cyber	First Party: Breach Notice Services Coverages
<b>✓</b>		Legal Services
1		Forensic Services
<b>✓</b>		Notice Fulfillment Services (e.g., sending required notices)
12 months		Credit Monitoring
No Sublimit		Breach Notice Response Services Sublimit
Our Cyber	Other Cyber	First Party: Fraud Coverages (Available by Endorsement)
<b>✓</b>		Online Banking Theft
<b>✓</b>		Funds Transfer Fraud
<b>✓</b>		Social Engineering Fraud

Our Cyber	Other Cyber	General Features/Limitations
<b>/</b>		Ransomware Support Services Sublimit
1		Malicious Code Infection/Transmission
1		Theft/loss of Personal Identifiable Information from Owned or Leased Computer Equipment
1		Payment Card Industry Fines and Penalties Sublimit (where allowed by law)
<b>/</b>		Excludes Breach of Service Provider's System
1		Paper Breaches of Personally Identifiable Information are Covered
<b>✓</b>		Liability Coverages on "Pay on Behalf of" Basis. Policyholder Does Not Pay and Then Get Reimbursed
<b>✓</b>		Case Management and Credit Monitoring Services to Help Affected Individuals in the Event of a Breach
<b>/</b>		Limits Dedicated to Cybersurance that Do Not Erode Other Limits
Our Cyber	Other Cyber	Cybersurance Services
<b>/</b>		Incident Response Planning
<b>√</b>		Regulatory Compliance
<b>√</b>		Damage Assessment
<b>√</b>		Remediation and Resolution Service
<b>✓</b>		Crisis Public Relations
<b>/</b>		Fraud/Public Records Monitoring Services

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.