

Policy Number

Date

## Enterprise Cyber Liability Program

Dear Valued Policyholder,

We are pleased to inform you that the Enterprise Cyber Liability Program is now part of your Comprehensive Commercial Cyber Service and provides \$100,000 of cyber liability insurance through North American Data Security™

In addition to the Commercial Cyber services, the Enterprise Cyber Liability Program protects businesses from the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personal information which is any private, non-public information of any kind in your care, custody or control.

The program has been made available through the North American Data Security™ RPG, a risk purchasing group, and backed by an AM Best A+ rated carrier.

### COVERAGE DETAILS

- Civil proceeding or investigation including requests for information for an actual or alleged violation of any privacy regulation (PII data) brought on behalf of any federal, state, or foreign governmental agency including:
  - ✓ Defense & settlement or judgment
  - ✓ Regulatory fines & penalties (including PCI)
  - ✓ Mandatory forensic examination
- PCI re-certification services to re-certify compliance with PCI Security Standards
- Crisis management and fraud prevention expense:
  - ✓ Notification
  - ✓ Credit Monitoring
  - ✓ Public Relations
  - ✓ Call center
  - ✓ Forensics
  - ✓ Associated Legal Expenses

Please contact customer service at **Bankers Insurance Group 1-800-627-0000 ext. 4035** to be connected with your personal fraud specialist.

- Sub-limits apply:
  - ✓ Ransomware - \$10,000
  - ✓ Telecommunications Theft - \$10,000
  - ✓ Social Engineering Fraud - \$10,000

### **Comprehensive Data Breach Services**

Bankers Insurance Group now provides its commercial policyholders an Incident Response Plan to implement before a breach incident. The program contains an appropriate response and addresses the issues businesses face when confronting an event. The program also includes a robust instructional platform which can be used to train your managers and employees regarding the careful handling of sensitive information, thereby mitigating the risk of a future data breach.

### **Consulting and preparation of an appropriate breach response**

If you suspect a breach, contact Bankers Insurance Group immediately to be connected to our fraud resolution center. A specialist will help assess the nature of the incident and activate a suitable response. Considerations include applicable state laws, the nature of breached information and compliance requirements. Our data breach specialists will assist in the preparation of a compliant notification letter which constitutes your first goodwill action to customers.

### **Unlimited access to fraud specialists**

Notified recipients benefit from unlimited access to a personal fraud specialist who will respond to questions. The specialists will assist placing proactive alerts, enrollment in monitoring services, review of credit reports, and resolving suspected fraud.

### **Interaction with media, credit bureaus, and law enforcement**

Our breach specialists will interact with media and create an action plan to counteract negative public reaction. These experts will also interact with credit bureaus, regulatory bodies and law enforcement as appropriate.

### **Secure website to augment the notification process**

A secure, web-based platform to assist with notification and authentication can be deployed. The website allows customers preferring online interaction to access breach information, enroll for credit products and contact our fraud department.

### **Proactive training to mitigate the risk of an information security breach**

The Bankers Insurance Group Data Breach Program includes education and training concerning appropriate data handling protocols. Delivered via a secure web-based Learning Management System(LMS), this program component provides learning modules that can be accessed by your employees.

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The program also includes instruction on preserving data security and helps companies to develop internal protocols appropriate for their type of business. Topics covered include who should have access to data, how to appropriately work with data, precautions for transmitting data, appropriate destruction of data, and what constitutes a data breach. The LMS allows for quizzing of employees, tracking of training and quiz results, and periodic refresher sessions.

### **Personal Information Management Services**

In today's technology-driven world, nothing is more important than personal privacy -the safety of your identity. These concerns now envelop multiple facets of our lives, requiring comprehensive identity protection to confront fraud. Bankers Insurance Group offers a robust suite of additional services to complement and enhance traditional fraud resolution services. We are pleased to provide **Personal Information Management Services** to the officers, directors and employees of our commercial policyholders.

### **Resolution of existing issues, suspicion of fraud, and related problems**

Our highly robust services address ongoing or suspected issues and problems associated with personal identity. Clients have unlimited access to a personal fraud specialist to resolve problems of identity theft, including medical identity theft, social media abuses like stalking and bullying, and preparation for settlement of a family estate.

### **Concierge assistance relating to common personal identity issues**

Our Personal Information Management Program includes components which not only help protect identities but also mitigate complicating experiences. These concierges or personally-assisted programs include the replacement of lost or stolen documents, protection from swindlers, preparation for a change of address, and assistance with travel-related identity predicaments.

### **Specialized measures to defend against identity-related fraud**

Certain demographic groups are entitled to specialized proactive protection against identity-related fraud. These groups include deployed military personnel and their family, children under the age of eighteen and those contemplating marriage or divorce. Special attention is also provided to policyholders experiencing a home or automobile break-in or auto theft.

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**Enterprise  
Cyber Liability Program**

**\*3 business days after your Bankers policy is paid please visit:**

<http://www.royalgroupservices.com/ecl/bankersinsurance>

- ✓ Print Certificate of Insurance using your Bankers policy number
- ✓ Complete Terms and Conditions
- ✓ Claim reporting and 24/7 incident response hotline

Sincerely,

Bankers Insurance Group

**Opt-Out of \$89.00 Enterprise Cyber Liability Coverage from North American Data Security™**

(please return within 30 days of your policies effective date)

I decline to purchase **\$89.00** Enterprise Cyber Liability coverage from North American Data Security™

*Policyholder/Applicants Signature*

*Date*

*Print Name*

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