

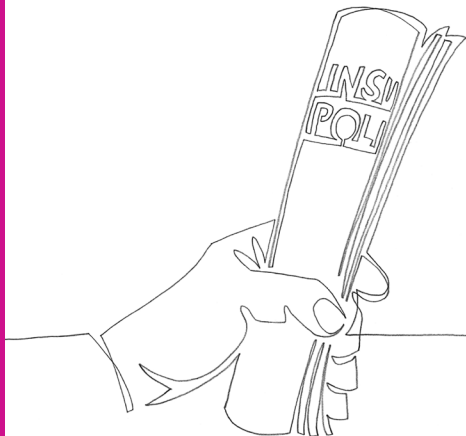
Coverage

Beazley Breach Response (BBR) is a complete privacy breach response management and information security insurance solution.

BBR is unique in offering a comprehensive services-based solution to data breaches. We know that when an organization suffers a data breach, its first concern is to handle the breach in a way that maintains customer confidence. That's why BBR provides privacy breach response services for up to 5,000,000 individuals affected by a breach – the cost of which does not erode the third party liability coverage.

Privacy breach response services

- Legal and computer forensic services from a panel of experts to help determine the extent of the breach and the steps needed to comply with applicable laws or regulations
- Notification to persons who must be notified under applicable law; includes foreign notification where applicable
- When a breach does not trigger any legal duty to notify, coverage includes discretionary notice to individuals potentially affected by the breach
- Resolution and mitigation services, including one and three bureau monitoring and identity monitoring solutions.
- Identity theft-related fraud resolution services for individuals enrolled in credit monitoring who become victims of identity theft
- As an alternative to credit monitoring, the insured may select to offer 12 free months of identity monitoring, including fraud support services for enrolled individuals
- For organizations required to comply with the Health Insurance Portability and Accountability Act (HIPAA), coverage specifically extends to theft, loss or unauthorized disclosure of information held by Business Associates as defined by HIPAA.



Coverage

continued

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Coverage features include data breach notification and credit/identity monitoring for up to five million affected individuals.

BBR limit of coverage and retentions

- A separate dedicated limit of up to \$2.5M for public relations, crisis management expenses, computer expert services and legal services
- The breach response limit of coverage is available for up to 5,000,000 notified individuals per policy period, with up to 10% of that amount available for foreign notifications. Other limit options are available and may be provided
- A separate sublimit of coverage for fines and penalties resulting from noncompliance with published payment card industry (PCI) data security standards. Also, forensic coverage includes a sublimit of \$50,000 for PCI re-certification expenses following a breach
- A key feature of privacy breach response services is that they are provided with per incident retentions starting as low as \$5,000 for legal services. For select accounts, a zero retention option is available
- Credit and identity monitoring services start at breaches over 100 or 250 notified individuals, depending on company size.

Third party coverage

- Third party information security and privacy coverage with up to \$15M in limits in addition to the breach response coverage
- Regulatory defense and penalties
- Website and offline media liability
- PCI fines, penalties and assessments
- Cyber extortion
- First party business interruption and data protection with limits up to \$15 million.

Risk management

- A complimentary loss control information service is provided with each policy. Includes compliance and breach response information, email alerts of key legal and regulatory developments, and expert online support for client questions on data security issues.
- An Information Security Incident Response Guide aimed at providing a roadmap for companies to prepare for and manage the aftermath of a data security breach. The guide addresses information security incidents such as malware intrusions, social engineering attacks, unauthorized network access, lost or stolen devices, and other kinds of data security incidents and breaches. The guide also provides in-depth case studies and best practices for preparation, risk assessment, and incident documentation, highlighting the varied components of an effective response.

Learn more:
www.beazley.com/bbr