

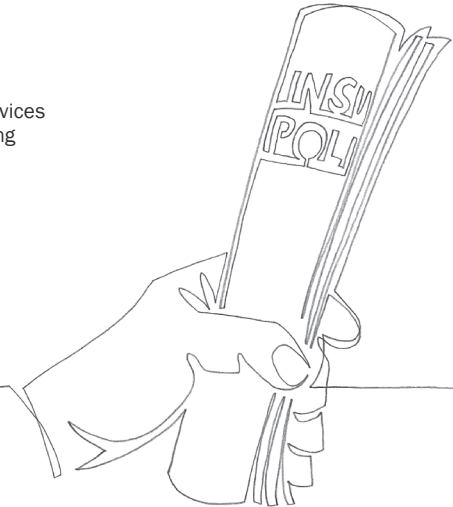
Coverage

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 cyber breaches. We know that when an organization suffers a cyber 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 five million individuals affected by a breach. In addition, you will be able to use all of the policy's multiple limits to respond to a breach.

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
- 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 credit 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 identity monitoring, including fraud support services for enrolled individuals, and other fraud prevention services
- All of the policy's multiple limits will be available for breach response.



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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 \$2.5 million for public relations, crisis management expenses, computer expert services and legal services
- The breach response limit of coverage is available for up to five million notified individuals per policy. 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 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 involving at least 100 or 250 notified individuals, depending on company size
- All of the policy's multiple limits will be available for breach response.

Coverage

Breach response

- Legal services
- Computer forensic services
- Notification services for up to five million affected individuals
- Call center services
- Credit monitoring, identity monitoring or other personal fraud or loss prevention solutions
- Public relations and crisis management expenses
- All of the policy's multiple limits will be available for breach response.

First party

- Business interruption loss from security breach or system failure
- Dependent business interruption loss from security breach or system failure
- Cyber extortion loss
- Data recovery loss
- Data and network liability.

Third party

- Third-party information security and privacy coverage with up to \$15 million
- Full media liability
- Regulatory defense and penalties
- Payment card liability and costs.

eCrime

- Fraudulent instruction
- Funds transfer
- Telephone fraud.

Criminal reward

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