

Breach Response and Cyber Liability Coverage

Why is Coverage Needed?

Data breaches pose a growing threat to agribusinesses of all sizes. Under most Commercial General Liability or Business Owners policies, cyber liability and data breach exposures are EXCLUDED from coverage. In addition to direct costs, a breach may damage a business's reputation and lose client trust. A prompt and effective breach response is imperative to mitigate risk.

Product Focus

Agribusinesses with a CGL policy/BOP and up to \$10M in revenue or \$25,000 in CGL/BOP premium

Features

- Claims handling by a team of dedicated cyber specialists
- Quick turnaround time with completed applications
- Admitted coverage
- Risk management website and materials for policyholders

Endorsement Coverage Highlights

- Limits offered: \$50K and \$100K
- Breach response services, including:
 - Privacy counsel
 - Forensics
 - Notification services
 - Call center services
 - Credit monitoring
 - Crisis management & public relations costs
- Data & network liability
- Regulatory defense & penalties
- Payment card liabilities & costs
- Media liability
- Business interruption costs
- Cyber extortion loss
- Data recovery costs
- Fraudulent instruction
- Funds transfer fraud
- Telephone fraud
- Criminal reward