



CYBER COVERAGE OPTIONS FOR COMPANY ABC (PAGE 1)

Below are coverage options tailored to your business. To secure coverage, contact your insurance agent. Actual costs and coverage may vary, see notes below.

	Non-admitted	Admitted	Non-admitted	Non-admitted
POLICY NAME	Ascent CyberPro US v2.8	Chubb Cyber Enterprise Risk Policy (PF-48169 10/16)	NetGuard Plus Policy (1856NGP-0118)	Simple Cyber
LIMIT Maximum amount paid by the insurance company for a claim	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
RETENTION The same as a deductible, the amount of a claim you pay	\$1,000	\$1,000	\$1,000	\$1,000
	FIRST PARTY COVERAGE	FIRST PARTY COVERAGE	FIRST PARTY COVERAGE	FIRST PARTY COVERAGE
NOTIFICATION COSTS Cost to notify affected individuals after a data breach	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
BUSINESS INTERRUPTION Covers lost profits incurred due to not operating	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
BI WAITING PERIOD minimum duration of business interruption before coverage starts	10 hours	8 hours	8 hours	10 hours
CONTINGENT BUSINESS INTERRUPTION Losses from an interruption in a 3rd party computer services or software	\$250,000	\$250,000	\$250,000	\$250,000
DATA RECOVERY The cost of recovering lost data	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
EXTORTION/RANSOMWARE Covers damage and ransom payments from an attack	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
BRICKING When computers and electronic hardware are damaged beyond repair	\$250,000	NIL	\$250,000	\$250,000
	THIRD PARTY COVERAGE	THIRD PARTY COVERAGE	THIRD PARTY COVERAGE	THIRD PARTY COVERAGE
PCI Covers fines or penalties imposed by banks or credit card companies	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
REGULATORY In case you're fined by regulators (e.g., for breaching consumer privacy)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
MEDIA When your content triggers legal action against you (e.g. - libel, plagiarism)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
	CYBER CRIME	CYBER CRIME	CYBER CRIME	CYBER CRIME
COMPUTER FRAUD Covers funds or property stolen resulting from a hack	\$250,000	\$100,000	\$100,000	\$100,000
FUNDS TRANSFER FRAUD When a criminal deceives a bank/institution to transfer funds	\$250,000	\$100,000	\$100,000	\$100,000
SOCIAL ENGINEERING When cyber criminals deceive a business to transfer funds willingly	\$250,000	\$100,000	\$100,000	\$100,000
TOTAL	\$	\$	\$	\$
	PREMIUM \$	PREMIUM \$	PREMIUM \$	PREMIUM \$
	CARRIER FEE \$	CARRIER FEE \$	CARRIER FEE \$	CARRIER FEE \$
	BROKER FEE \$	BROKER FEE \$	BROKER FEE \$	BROKER FEE \$
	SL TAX \$	SL TAX \$	SL TAX \$	SL TAX \$

* Indications and quotes are based on acceptable answers of the application questions.
 * Please review actual quotes for the most accurate information, as comparison data above is a condensed and simplified view, and may contain inaccuracies.
 * The definitions above may vary based on context. Please consult the policy form or ask an agent/broker for precise definitions and details.
 * The information above does not constitute a grant of coverage. To obtain coverage, please refer to your insurance agent/broker.



CYBER COVERAGE OPTIONS FOR COMPANY ABC (PAGE 2)

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	at bay	ASCENT <small>UNDERWRITING</small>
POLICY NAME	Non-admitted Cyber Insurance Policy	Non-admitted Corvus Smart Cyber Policy
LIMIT Maximum amount paid by the insurance company for a claim	\$1,000,000	\$1,000,000
RETENTION The same as a deductible, the amount of a claim you pay	\$2,500	\$2,500
	FIRST PARTY COVERAGE	FIRST PARTY COVERAGE
NOTIFICATION COSTS Cost to notify affected individuals after a data breach	\$1,000,000	\$1,000,000
BUSINESS INTERRUPTION Covers lost profits incurred due to not operating	\$1,000,000	\$1,000,000
BI WAITING PERIOD minimum duration of business interruption before coverage starts	0 hours	6 hours
CONTINGENT BUSINESS INTERRUPTION Losses from an interruption in a 3rd party computer services or software	\$1,000,000	\$1,000,000
DATA RECOVERY The cost of recovering lost data	\$1,000,000	\$1,000,000
EXTORTION/RANSOMWARE Covers damage and ransom payments from an attack	\$1,000,000	\$1,000,000
BRICKING When computers and electronic hardware are damaged beyond repair	\$1,000,000	\$1,000,000
	THIRD PARTY COVERAGE	THIRD PARTY COVERAGE
PCI Covers fines or penalties imposed by banks or credit card companies	\$1,000,000	\$1,000,000
REGULATORY In case you're fined by regulators (e.g., for breaching consumer privacy)	\$1,000,000	\$1,000,000
MEDIA When your content triggers legal action against you (e.g. - libel, plagiarism)	\$1,000,000	\$1,000,000
	CYBER CRIME	CYBER CRIME
COMPUTER FRAUD Covers funds or property stolen resulting from a hack	\$250,000	\$250,000
FUNDS TRANSFER FRAUD When a criminal deceives a bank/institution to transfer funds	\$250,000	\$250,000
SOCIAL ENGINEERING When cyber criminals deceive a business to transfer funds willingly	\$250,000	\$250,000
TOTAL	\$	\$
	PREMIUM \$	PREMIUM \$
	CARRIER FEE \$	CARRIER FEE \$
	BROKER FEE \$	BROKER FEE \$
	SL TAX \$	

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