

CYBER LIABILITY AND DATA SECURITY+ PRODUCT



- ⦿ Risks with revenues less than \$25,000,000
- ⦿ Eligible classes include, but are not limited to:

Accountant	Condo/Homeowner association*	Home health aide	Printer/Publisher*
Auto repair	Consultant	Home inspector	Property manager
Advertising firm*	Convenience store	Hotel/Motel	Real estate agency
Air/Heat contractor	Country club	Insurance agency	Rental car agency
Ambulance service	Day care center	Janitorial	Restaurant
Ambulatory surgery center	Day spa	Landscaper	Retail store
Architect	Doctor	Laundromat	Sales/Distributor
Artisan contractor	Dentist	Library	Security guard firm
Bars/Tavern	Drug rehabilitation	Maintenance	Telemarketing
Beauty/Barber/Nail shop	E-commerce	Manufacturer	Transportation/Trucking
Bowling lane	Engineer	Nonprofit entity	Travel agency
Car wash	Fitness center	Optometrist	Urgent care clinic
Caterer	Furniture rental	Physical therapist	Veterinarian
Cemetery	General contractor	Plumber	
Claims adjuster			

- ⦿ New ventures are eligible

* Part C website liability is not included

PRODUCT ADVANTAGES

- ▶ Data breach, website liability and identity theft expense paid as incurred
- ▶ Separate aggregate limit of liability per coverage part with option to combine into one aggregate limit
- ▶ Website liability extends to social media platforms.
- ▶ Average policy premium is \$1,000

AVAILABLE LIMITS

- ▶ Part A data breach liability and security breach liability: Up to \$1,000,000 including:
 - Up to \$250,000 per claim in defense of regulatory notices/proceedings
 - Up to \$100,000 per claim in payment card industry fines and penalties
- ▶ Part B data breach expense: Up to \$1,000,000 including:
 - Up to \$25,000 per claim of cyber extortion threat expense
 - Business Interruption and Data Restoration coverage available for most accounts
- ▶ Part C website liability: Up to \$1,000,000
- ▶ Part D identity theft coverage: Up to \$100,000



RETENTIONS

- ▶ Retention starts at \$2,500
- ▶ Identity theft coverage starts at \$0

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Risks with more than \$25,000,000 in receipts
- ▶ Two or more claims or circumstances related to the coverage provided in the past five years
- ▶ Located in AL, LA, MS or WV

Adoption agency	Data broker	Laboratory (medical)	Pharmacy
Affordable care act navigator	Document destruction	Law firm	Premium financing company
Auto dealer	Document management	Manufacturer of information technology or software	Social networking
Adult content/entertainment	Financial advisor	Medical billing service	Stockbroker
Bank	Firearms sales	Mortgage broker	Temporary placement employment agency
Blog site	Gaming industry government agency	Municipality	Title agents/Escrow agent
Collection agency	Hospital	Nursing home	Video gaming
Credit operation	Life and health insurance company	Payroll processor	

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Policyholders receive free access to eRisk Hub

See www.usli.com/brc for a full list of available business solutions.

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

