



# Privacy Breach Coverage

Companies need to take proactive steps to safeguard their customers' information. Our Privacy Breach Coverage helps businesses evaluate, react, and recover from the loss, theft, or accidental release of protected information. Coverage will be provided to address First Party Privacy Breach Expenses and / or Regulatory Proceeding Claim Expenses.

## Highlights

- **Breach Counseling** – Help determine whether a breach has occurred and assess the severity of the incident
- **Crisis Management** – Time saving professional service in handling a breach
- **Notification Assistance** – Help in preparing notification letters that comply with regulatory requirements
- **Remediation Services** – Recommendations on remediation services for impacted individuals
- **Media Relations Consulting** – Public relations assistance to help restore your business' reputation
- **Legal Support** – Documentation of steps taken and remediation services provided

## Common Breach Scenarios

- Lost or stolen laptops and storage devices
- Accidental mailing / emailing to the wrong individual
- Improper document or office equipment disposal
- Unintended posting or sharing of sensitive data
- Breach caused by a third-party vendor

## Coverage

- Regulatory Proceeding Claim Expense Coverage
- First Party Privacy Breach Expense Coverage
- Privacy Breach Coverage Aggregate

Class Code And Description		Limits
90792	<b>First Party Privacy Breach Coverage</b> Low Hazard–Low Exposure	\$25K / \$25K \$50K / \$50K \$100K / \$100K
90793	<b>First Party Privacy Breach Coverage</b> Medium Hazard–Low Exposure	\$25K / \$25K \$50K / \$50K \$100K / \$100K
90794	<b>First Party Privacy Breach Coverage</b> Low Hazard–Medium Exposure	\$25K / \$25K \$50K / \$50K \$100K / \$100K
90795	<b>First Party Privacy Breach Coverage</b> Medium Hazard–Medium Exposure	\$25K / \$25K \$50K / \$50K \$100K / \$100K

A.M. Best A+XV Rated Excess & Surplus Lines Carrier with Quality Claim Service