

Learn the types of Cyber Exposure and how they are covered

CYBER EXPOSURE

SOCIAL ENGINEERING

IE: An employee is tricked into sending money to an imposter pretending to be a company manager, customer or vendor

FUNDS TRANSFER FRAUD

IE: A hacker breaks into your computer system and gains access to your online banking account. The hacker uses his access to request a funds transfer.

RANSOMWARE

IE: An employee unknowingly opens a link in an email that contains a computer virus. The virus immediately begins encrypting files on your network. The criminals reach out to you demanding money in return for unlocking the company's files.

NETWORK INTERRUPTION

IE: A computer virus brings down your order system. It takes 3 days before technicians can get it up and running again.

DATA BREACH

IE: A hacker gets past your security controls and breaches your network. Customer data records which include sensitive personally identifiable information was stolen. However, the extent of the breach and number of records implicated is undetermined without further security review.

NETWORK INTERRUPTION

IE: Your website was hit with a virus that flooded your network with 10 times the normal traffic, rendering your system inoperable. The virus was transmitted to several key employees, bringing your systems down.

MEDIA LIABILITY

IE: A customer Posted a complaint on your Facebook page. An employee posted a reply accusing the customer of lying.

CYBER COVERAGE

Reimburses you for the money lost from a social engineering scheme.

Covers the money lost but not reimbursed from a criminal fraudulently issuing instructions to your bank to electronically transfer funds.

Covers the ransom in excess of the deductible to unlock your files after consultation with the insurer.

Reimburses lost profits and any extra expenses incurred while systems were down after an initial 8 hour down time threshold.

Legal Fees, security experts, PR consultants, notification costs, and identity theft protection for customers impacted by the breach; PCI fines and penalties; Defense and settlement costs for related lawsuits.

Covers lawsuit impacted by the virus transmissions and covers the cost to repair any damage to your data files.

Covers content related lawsuits for defamatory and slanderous comments made by your company on its social media accounts.