

A black and white photograph of a man with glasses and a beard, wearing a light-colored button-down shirt, sitting at a desk and working on a laptop. The image is partially obscured by orange text boxes.

CYBER COVERAGE

**BUILT FOR
YOUR CUSTOMERS**

In today's digital world, cyber threats are on the rise.

Keeping up with them can be a challenge—not to mention navigating changing regulations regarding privacy breach reporting and record keeping.

Because businesses of all sizes are at risk, you need a partner who can help you and your customers navigate today's evolving cyber landscape.

We can help.

Our experts understand cyber risk, and our comprehensive cyber risk solution was designed to help protect your customers and keep them safe.

EVERYTHING YOU NEED

- Broad appetite
- Limits of up to \$10 million
- First and third party coverage
- Enhanced protection for today's risks and regulatory requirements

COVERAGE FOR ALL BUSINESSES

- Available for both Small Business and Mid-Market customers
- Standard packages for businesses with revenues of up to \$15 million
- Custom solutions for larger customers or those requiring higher limits
- Pricing starting at \$175
- Simple application form

ENHANCED COVERAGES BUILT IN

- Includes the cost of regulatory fines
- Coverage for data stored on service providers' systems
- Worldwide coverage territory—protection regardless of where data is housed
- Business interruption period of restoration of 60 days

ADDED PEACE OF MIND

Our cyber risk policies include access to our Cyber Assist* service at no additional charge.

Offered in partnership with CyberScout, a leading data risk management service, Cyber Assist provides consultation on proactive measures customers can take to protect their data, as well as reactive assistance in the event of a breach.

Services include:

- Data risk calculators
- Risk management resources
- Incident response planning
- Crisis management support
- Notification assistance
- Media relations consulting

COVERAGE OPTIONS

Standard Package:

Our standard package is available to any business with under \$15 million in revenue and with coverage limits up to \$1 million.

Custom Solutions:

We offer custom cyber risk solutions for businesses with over \$15 million in revenue or requiring higher limits.

Coverage/Feature	Explanation	Standard Package	Custom Solutions
FIRST PARTY COVERAGE			
Incident Response Expense	Costs to notify and manage a privacy incident, including public relations expenses to manage reputation harm.	✓	✓
Data Recovery Expenses	Expenses to restore or recover damaged or corrupted data caused by a breach.	✓	✓
Business Interruption	Coverage for business income lost as a result of an interruption in services such as malware or a denial of service attack.	✓	✓
Extortion	Expenses to prevent an extortion event from impacting the insured business operations.	✓	✓
THIRD PARTY COVERAGE			
Network Security & Privacy Liability	Coverage for incidents resulting from unauthorized access or snooping of information. Coverage for incidents involving the transmission of malware or participation in a denial of service attack.	✓	✓
Internet Media Liability	Coverage for personal injury and infringement resulting from content posted online.	✓	✓
Regulatory Expenses	Expenses and civil fines incurred in responding to a regulatory proceeding resulting from a privacy or network security breach.	✓	✓
Limits	Maximum available aggregate limit of insurance.	\$1 million	\$10 million
Minimum Price		\$175	Negotiable
Cyber Assist	Customer access to consultation on proactive measures to protect their business, as well as reactive assistance in the event of a privacy breach.	Included at no additional charge	Included at no additional charge

CYBER RISK CLAIMS EXAMPLES

Rogue Employee | \$ Millions

An employee violated company policy, accessing and selling information on thousands of customers to a third party marketing company. When the employer became aware of this, it launched an internal investigation during which time additional records were accessed and sold.

A public relations firm was hired to help communicate with customers and the general public about the incident. The rogue employee was fired and subsequently criminally charged and fined. The company faces a potential multimillion dollar class-action lawsuit from the affected customers.

Business Interruption | \$200,000

A mid-sized manufacturer of metal component parts had its network breached. Malware infected its computer network, including automation systems. The company's IT contractor spent two days recovering electronic data from corrupted storage devices, but not all data was recoverable. While data backups were only a month old, the integrity had not been verified and so the data was useless. It took an additional 48 hours of reinstalling, repairing and reconfiguring the company's computer systems before the company was again operational.

Business income was lost over the four days the company could not operate. As a result of the interruption, the business also experienced contract performance delays causing vendors to experience lost income and delays of their own.

The manufacturer experienced an insured first party loss of \$209,000 (\$4,000 for forensic investigation and assistance, \$5,000 for legal expenses and \$200,000 for business income loss).

Denial of Service Attack | \$34,000

A small professional services company was hit by a distributed denial of service attack that impacted its systems to the point that it needed to shut them down for a few days to complete remediation.

Much of the work related to fixing the software was covered by its cyber policy. There was also physical damage to its network, which was also covered under its property policy.

Malware | \$4,000

Over the weekend, malware infected the computer network of a local veterinarian's office. On Monday, the office staff was locked out of the CRM and vaccination software and unable to service customers or contact them to reschedule appointments.

IT forensics was called in and able to unencrypt the computer system in 10 hours. It was also determined that no customer information had been accessed or stolen.

About Us

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners and leveraging our in-depth industry expertise, we help businesses operate more safely so you can worry less about risks and focus on opportunities. Learn more at www.nbins.com.