

# CYBERSURE™

DESIGNED TO PROVIDE PROTECTION FROM A WIDE RANGE OF CYBER RISKS

Our CYBERSURE™ product is designed to provide protection from a wide range of cyber risks; tailor-made for small to mid-sized enterprises.

**Anyone is at risk.** Cyber criminals can seemingly break into any computer system in any organization, from major corporations to credit bureau companies. If large, sophisticated organizations with robust cyber defenses can be penetrated, what chance do small and mid-sized businesses have?

**The cost of cyber risk events is significant. Of the small to mid-sized businesses that were attacked, 58 percent said it cost them less than \$100,000, and 41 percent stated it was at least \$100,000.**



Form B076.1 (Jan 2024)

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## CYBERSURE PLUS COVERAGE FEATURES

### Complete Protect

- Identity recovery
- Computer attack
- Cyber extortion
- Data compromise response expenses
- Data compromise liability
- Network security liability
- Electronic media liability
- Misdirected payment fraud

### Data Compromise Response

Expenses: Pays insureds for forensic IT, breach notification, fraud alert and case management services, legal counsel, PR services, regulatory and PCI fines and penalties.

### Identity Recovery

Identity theft services for business owners; case management and expense reimbursement for out-of-pocket costs, legal expenses, lost wages, and child or elder care.

### Computer Attack

Pays data restoration, data re-creation and system restoration costs due to computer attack that damages data and software; includes business interruption and PR services.

(Cont'd ...)

Service | Speed | Expertise

YOU CAN BE SURE



## CYBERSURE PLUS COVERAGE FEATURES (Cont'd)

### Cyber Extortion Coverage

Covers insureds' negotiator or investigator costs and payments for eliminating ransomware or extortion threat.

### Data Compromise Liability

Third party coverage for legal actions by affected individuals or judgements brought by federal or regulatory entities.

### Network Security Liability

Covers insureds' settlement and defense costs for suits alleging an insured's computer security negligence.

### Electronic Media Liability

Covers insureds' settlement and defense costs for legal action alleging copyright or trademark infringement, defamation of a person or organization, or violation of a person's right to privacy.

### Misdirected Payment Fraud

Pays for direct financial loss resulting from criminal deception using email, facsimile or telephone communications to induce an insured, or a financial institution with which an insured has an account, to send or divert money, securities, or tangible property.

### Eligibility

Most business classes are eligible for CYBERSURE™ and a separate application is not required. For select classes some limit options require the completion of a questionnaire to determine limit eligibility.

### Limits

CYBERSURE™ is subject to an aggregate limit, options range from \$25,000 up to \$1,000,000. Sublimits for certain coverages may apply.

### Deductibles

CYBERSURE™ deductibles vary from \$1,000 up to \$100,000 per occurrence, depending on limit option selected.

For a detailed quote, please contact:  
[cyber@cansure.com](mailto:cyber@cansure.com)

## Canadian small and mid-sized businesses are vulnerable to cyber attacks

21 percent of small businesses and 65 percent of mid-sized businesses have suffered a cyber attack in the past. Over half believe that there's a chance their business is currently vulnerable to a cyber attack or data breach, especially those whose business is larger than a sole proprietorship. Those whose business also sells products or services online are twice as likely to feel that their business is vulnerable.\*

## If it happened to them, it can happen to anyone

Virtually all small to mid-sized businesses are at risk because they have computers and portable devices, store electronic data, retain people's private information and are dependent on the Internet. And cyber risk isn't limited to electronic attacks. An employee could lose a laptop or USB drive, or inadvertently send a email with private data to the wrong address. And plenty of breaches occur when physical files of sensitive information are discarded or when an old computer is tossed.

## Cost of Cyber Risk

The cost of cyber risk events is significant. Of the small to mid-sized businesses that were attacked, 58 percent said it cost them less than \$100,000, and 41 percent stated it was at least \$100,000.\*

## In Closing

Cyber criminals employ a multitude of attack methods and new threats are constantly emerging. CYBERSURE™ is a comprehensive cyber insurance program designed to provide protection from a wide range of cyber risks, tailor-made for small to mid-sized enterprises.

\* IBC Small Business Cyber Security Survey, 2021

