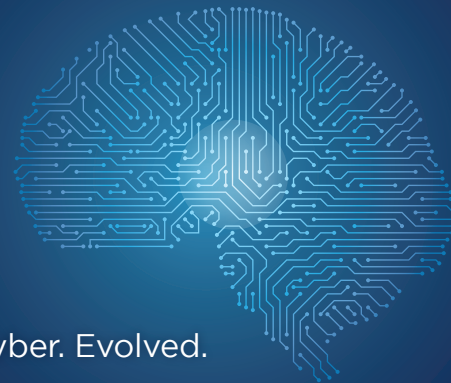




Cyber Liability

State-of-the-art Insurance
Coverage and Support Services



Cyber. Evolved.

Our most expansive cyber insurance update ever.

Our 2018 NetGuard® Plus cyber liability insurance policy has been reengineered to help businesses of all sizes combat cybercrime and address emerging cyber risks.

With our broadest coverage yet, the NAS cyber liability insurance solution is an effective combination of great coverage, state-of-the-art risk mitigation services, and unparalleled support from our in-house claims experts.

Highlights of our cutting edge NetGuard® Plus cyber liability policy include:

- ▲ Free Pre-breach Expert Consultation
- ▲ \$0 Retention for initial legal advice regarding a security/privacy incident
- ▲ Additional Defense Costs Limit Built into the Policy
- ▲ Telephone Consumer Protection Act (TCPA) Defense Coverage
- ▲ Dependent System Failure Coverage Built into the Policy
- ▲ Reward Expenses for informants providing information about a cyber incident
- ▲ Separate Breach Event Costs Limit Enhancement Built into the Policy
- ▲ Post-breach Remediation Costs



NetGuard® Plus now includes an industry-leading System Failure coverage component, with expanded coverage for data recovery and a period of restoration of up to 6 months.



Preventative Services

Being insured isn't always the same as being prepared. So we now offer our cyber policyholders a range of discounted proactive services from leading cybersecurity experts.

Services include:

- ▲ Network Security Assessments
- ▲ Table-top Incident Readiness Consulting
- ▲ Security Awareness Training
- ▲ Email Phishing Simulations
- ▲ PCI Compliance Reviews

NAS Insurance is a Lloyd's of London coverholder and benefits from Lloyd's of London's financial strength and robust capitalization.

Lloyd's reliability is reflected in its financial ratings:
AM Best: A (Excellent) Class XV
Standard & Poor's: A+ (Strong)

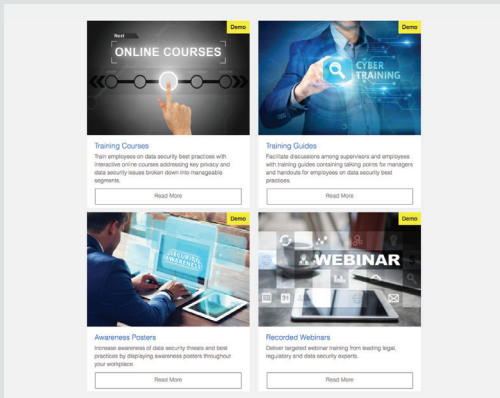


Online Support and Risk Management

As an NAS cyber liability insurance policyholder, your policy includes **NAS CyberNET**[®], giving you access to expert cyber risk advisors when you need them, plus 24/7 online training courses, sample policies, vendor agreement templates and more.

NAS CyberNET[®] helps you and your organization mitigate the risk and impact of a cyber breach.

- ▲ Cyber Security Training
- ▲ Compliance Material
- ▲ Risk Management



Web-based training and support

Expert Cyber Claims Handling

Our cyber claims team provides rapid response support for your clients. We handle over 1,000 cyber claims each year and with more than 20 in-house cyber claims team members, NAS provides expert service and support when your clients need it most.

Working in close coordination with nationally-recognized privacy & security experts, the NAS claims team is at your side every step of the way.

- ▲ Expert “Breach Coach” and legal counsel services
- ▲ IT security and forensic experts
- ▲ Public relations/advertising support
- ▲ Breach notification
- ▲ Call center and website support
- ▲ Credit monitoring and identity theft restoration services

Industry Leading Expertise

Cyber Breach Response Network

Our team of incident response experts are leaders in the field and are here to help you. We have the experience and know-how to respond quickly and get your business back on track.

The following is a partial list of experts with whom we are proud to collaborate:



For more information about the latest and greatest cyber insurance solution, contact your underwriter today.

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