



2017 NetGuard® Plus Cyber Liability

Our Cyber policy to meet the demands of today's small to midsize businesses (SMBs). The following coverages are available for SMBs with up to \$250MM in revenue and available on a case by case basis for companies with higher revenues.



Better. Broader. Cyber.

NAS offers a comprehensive suite of data security and privacy insurance solutions that are custom-tailored for your business. Unlike other cyber policies, NAS' **NetGuard® Plus** Cyber Liability provides a range of coverage options with flexibility to fit your clients' unique needs, including:

- ▲ Full limits on Privacy Breach Response, Voluntary Notification and Network Asset Protection. Privacy Breach Response Costs Outside the limit is also available.
- ▲ Broad Cyber Crime coverage includes coverage for Financial Fraud, Telecommunications Fraud, and Phishing Attacks. Expanded Cyber Crime Coverage is now available for loss of tangible property resulting from financial fraud.
- ▲ BrandGuard® coverage now included up to the policy limit on most quotes
- ▲ Dependent Business Interruption - Covers losses in the event that the computer system of an IT service provider or business process outsourcing provider goes down
- ▲ New cutting edge policy language includes broad triggers for Network Asset Protection, including system failure, operational mistakes, and acts of cyber terrorism or other cyber attacks
- ▲ Choice of breach response vendors and attorneys (with prior NAS approval)
- ▲ Option for a per-identity breach response limit instead of the typical dollar limit
- ▲ PCI DSS fines, penalties and assessments now covered up to the policy limit on most quotes.
- ▲ Unknown prior acts coverage is available

Limits Up To **\$25mil/\$25mil**

Minimum Deductible **\$500** Minimum Premium **\$750**

NAS cyberNET®

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

Get 'cyber smart' with 16 online courses, including:

- Data Security Basics
- Social Engineering and Phishing Schemes
- Ransomware Attacks

Compliance Material

Keeping your organization up to date:

- State and Federal, Industry Specific
- Data Protection Guidelines
- Links to government sites

Risk Management

Guidance to implement preventative measures:

- Best Practice Guidelines
- Risk Assessment & Fitness Checklist Incident
- Response Planning

**With NAS, you're more than insured,
you're prepared!**



Expert Breach Response and Claims Handling

The NAS Cyber Liability solution provides more than a robust insurance policy. A team of experts is available to help you:

- ▲ Mitigate data and privacy risks
- ▲ Prepare an incident response plan
- ▲ Recover from a data breach or privacy incident
- ▲ Restore your customers' and employees' trust

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

We have the experience and know-how to respond quickly and get your business back on track.

- ▲ 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



RESTORING YOUR BRAND AND YOUR BUSINESS...QUICKLY

NUMBER OF DATA
BREACHES INCREASED

 **25%**
2015-2016

Source: Identity Theft Resource Center, "ITRC Breach Statistics 2005-2015", http://www.idtheftcenter.org/images/breach/2005to2015_multiyear.pdf (accessed May 10, 2016)

Industry Leading Expertise

NAS Insurance Cyber Breach Response Network

If you suspect a breach, our team of breach response experts are leaders in the field and are here to help you. From legal services to IT forensics, PR to customer notification, your NAS policy gives you access to the best in the business.

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



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)



Description of Coverage

NetGuard® Plus Cyber Liability provides a range of coverage options with flexibility to fit your clients' unique needs, including:

Multimedia Liability – Duty to defend coverage for third party claims alleging copyright/trademark infringement, libel, slander, plagiarism and personal injury resulting from dissemination of media material. Covers both electronic and non-electronic media material.

Security and Privacy Liability – Duty to defend coverage for third party claims alleging liability resulting from a security and privacy wrongful act, including failure to safeguard electronic or non-electronic confidential information, or failure to prevent virus attacks, denial of service attacks or the transmission of malicious code from the Insured's computer system to the computer system of a third party.

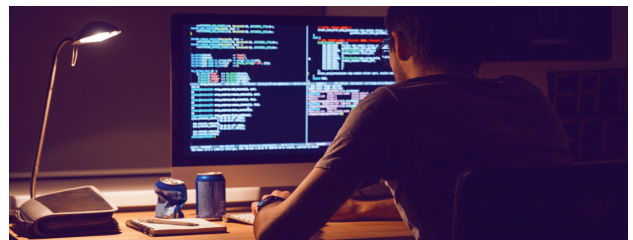
Privacy Regulatory Defense and Penalties - Duty to defend coverage for regulatory fines and penalties and/or regulatory compensatory awards incurred by the Insured as a result of privacy regulatory proceedings/investigations brought against the Insured by federal, state, or local governmental agencies, such as proceedings/investigations alleging HIPAA violations.

Breach Event Costs – Coverage for reasonable mitigation costs and expenses incurred as a result of a privacy breach, security breach or adverse media report, including legal expenses, public relations expenses, advertising and IT forensic expenses, postage, and the cost to provide call centers, credit monitoring and identity theft assistance. Also includes coverage for Proactive Privacy Breach Response Costs - public relations expenses incurred in response to a privacy breach, but prior to the publication of an adverse media report, in an effort to avert or mitigate the potential impact of such adverse media report on the Insured's reputation. Also includes coverage for Voluntary Notification Expenses - expenses incurred in notifying affected parties of a privacy breach where there is no requirement by law to do so.

BrandGuard® - Coverage for lost revenue incurred as a direct result of an adverse media report or notification to affected individuals following a security breach or privacy breach.

Dependent Business Interruption – Unlike other policies that limit coverage to interruption expenses incurred when your own computer system goes down, NAS' Dependent Business Interruption covers a business' loss of income and interruption expenses incurred as a result of a third-party service provider's system going down.

Network Asset Protection – Coverage for amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased or corrupted due to (1) accidental damage or destruction of electronic media or computer hardware, (2) administrative or operational mistakes in the handling of electronic data, or (3) computer crime/attacks including malicious code and denial of service attacks. Coverage also extends to business income loss and interruption expenses incurred as a result of a total or partial interruption of an Insured's computer system directly caused by any of the above events.



Cyber Extortion – Coverage for extortion expenses incurred and extortion monies paid as a direct result of a credible cyber extortion threat.

Cyber Crime – Coverage for loss of money or securities incurred due to financial fraud, including wire transfer fraud; charges incurred for unauthorized calls resulting from fraudulent use of an Insured's telephone system; expenses incurred to notify customers of phishing schemes that impersonate the Insured or the Insured's brands, products or services, and the costs of reimbursing customers for loss they sustain as a result of such phishing schemes.

PCI DSS Liability - Coverage for assessments, fines, or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.