

### Helping businesses of all sizes protect themselves against losses or damage caused by data breaches and cyber-attacks

#### Cyber liability key coverages:

- Business interruption: Covers lost income as a result of interruptions arising from computer hacking, tech failure, virus, or programming errors.
- Privacy protection: Offsets expenses to defend or resolve claims stemming from the exposure of confidential information. Coverage may also extend to negligence, violation of consumer protection laws or privacy, and breach of contract.
- Breach costs compensation: Covers costs such as notifying customers, forensic costs, credit protection services, or crisis management costs.
- Cyber extortion protection: Covers financial payments and response costs from cyber-attacks and ransom demands.
- Data recovery protection: Pays costs related to restoring, replacing, or repairing destroyed data.
- Cybercrime protection: Provides protection against financial losses related to funds transfer fraud, social engineering, and reverse social engineering.

#### Who needs cyber coverage?

Any business that uses or relies on digital technology, such as computers, networks, software, cloud services, or online platforms

If a business stores, processes, or transmits any sensitive or confidential information, such as customer data, financial records, intellectual property, or trade secrets

#### Target market examples:

Multi-Factor authentication supp - required

- Accountants
- Business consultants
- Convenience stores
- Employee data
- Health services
- Insurance agencies
- Law offices
- Restaurants
- Retail stores
- Pharmacies

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#### Available limits:

- \$1 - \$3 million in most markets
- \$3 million or more requires – a copy of contract requiring coverage limit & documentation of controls in place

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#### Quote now:

To discuss a specific risk, find your LocalEdge commercial broker [here](#).

### Questions about Cyber Liability insurance?

Call 800.444.1744, option 1, 4.