



Key Coverage Highlights – Cyber ERM

Highlight	Included
Simplified incident response cover	Yes
Voluntary notification costs	Yes
\$0 deductible for Incident Manager Expenses (all insureds)	Yes
Payment Card Loss (a contractual fine)	Yes
Outsourced Service Providers	Yes
Punitive damages, fines, penalties (where insurable)	Yes
Emotional distress and mental anguish	Yes
Market leading 1 st party coverage triggers	Yes
Recovery Costs subject to \$ SIR	Yes
Standard 90 day recovery period	Yes
Cyber Terrorism	Yes
Acts of Rogue Employees	Yes
Loss of Paper Documents/Physical Files	Yes
Virus (no virus exclusion)	Yes

