

# We do Cyber Period

## CYBER RISK INSURANCE: A MUST HAVE REGARDLESS OF SIZE

Three common myths small to medium enterprises (SME's) believe:

1. Antivirus software protection is enough.
2. Property, Liability, Crime or BOP policies automatically include Cyber Risk Coverage.
3. Cyber criminals are after the "big guys."

Bad actors are constantly on the lookout for vulnerabilities to exploit, whether it be a misconfigured firewall, an easy to crack password, a misplaced or stolen device or simply a naïve or unsuspecting employee clicking on a malicious link. No company connected to the Internet and using email is immune. Small and safe is not one and the same as the size of the data does not make an SME less of a target to cyber criminals. SME's are often lacking in cyber awareness training and technology and can greatly benefit from stand-alone Cyber Risk insurance.

### **\*\*SME'S CYBER PROGRAM COVERAGE HIGHLIGHTS**

- ❖ Data Breach Response Costs, including Computer Forensic Services, Legal Services, Notification Services, Fraud Monitoring & Resolution Services, Call Center Services and Public Relations Services
- ❖ Network Security, Privacy & Data Breach Liability
- ❖ Regulatory Liability
- ❖ Cyber Business Interruption
- ❖ Data Restoration Costs
- ❖ Cyber Extortion
- ❖ Media Liability
- ❖ PCI Fines & Assessments
- ❖ Computer Hardware Cover
- ❖ System Failure Business Interruption
- ❖ Contingent System Failure Business Interruption
- ❖ Reputational Harm
- ❖ Social Engineering
- ❖ Cyber Contingent Business Interruption

**\*\*Not all coverages may be available to all accounts or in all states. All content is provided for informational purposes only.**

For additional information contact: Rocio Orta [rocio@gotoplum.com](mailto:rocio@gotoplum.com) or (818)254-9474

New business submissions: [submissions@gotoplum.com](mailto:submissions@gotoplum.com)

*Plum* is a boutique shop dedicated to Cyber Risk Insurance with exclusive distribution in the Surplus Lines Wholesale Community.

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## **\*\*SME'S CYBER PROGRAM KEY FEATURES**

- ✓ Limits starting at \$100,000 up to \$10,000,000 Primary, depending on the risk
- ✓ Available in 50 states
- ✓ First and Third-Party Coverages available
- ✓ No Minimum Premiums
- ✓ Full Prior Acts available depending on the risk
- ✓ Worldwide Territory, Suit Brought Anywhere
- ✓ Broad appetite including Education, Professional Services, Small Government, Healthcare, Financial Institutions, Hospitality, Non-Profits, Transportation, and more
- ✓ Complimentary access to eRiskHub Cyber Risk Management Portal powered by NetDiligence
- ✓ Bilateral Extended Reporting Period
- ✓ Circumstance Sensitive language

## **SUBMISSION CRITERIA**

- Three years minimum in business; sorry, no new ventures
- Completed Cyber Risk Insurance [Application](#)
- Gross Revenues not to exceed \$250,000,000
- Claim Supplement, if applicable
- Expiring Dec Page if coverage in force
- USA operations only

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