

## STAND-ALONE CYBER COVERAGE

# Cheat Sheet Prepared for USG

### Quick Coverage Facts

- Lloyd's paper - non-admitted - Rated A.M. Best's "A XV" (affirmed July 2019)
- In-house underwriting authority subject to London's final review – in-house policy issuance
- 20% commission - new & renewal
- Broker fee: \$125 - non-refundable - N/A or as permitted by state
- Turn-around time: 24 hours or less on most accounts
- 24/7 complimentary access to e-RiskHub risk management portal powered by NetDiligence:
  1. Breach coach
  2. Incident roadmap
  3. Cyber tools
  4. Learning center
  5. Security training
  6. Phishing training
  7. Risk manager tools
  8. News center and more
- Primary coverage only
- Policy coverage territory: Worldwide
- Claims made & reported form - full prior acts available
- Limits up to \$10 million per policy
- Businesses situated in the USA only - coverage available in all 50 states
- Surplus lines filings to be processed by USG on all accounts
- Premiums start at \$1,000
- Minimum annual revenue to quote: \$100,000
- Minimum years in business to quote: 1 full year

### Quote Options

Don't have a completed app? No problem!

- Request a non-binding indication answering only three questions at: [pluminsuranceservices.com/indication](http://pluminsuranceservices.com/indication).

We can quote & bind off ANY cyber app.

- For our app, [click here](#).
- Submit to: [submissions@gotoplum.com](mailto:submissions@gotoplum.com)

### Coverage Availability

• Broad appetite, including but not limited to:

- |                  |   |  |
|------------------|---|--|
| 1. Manufacturing | 5. Healthcare & Allied Health                           | 8. Hospitality   |
| 2. Construction  | 6. Transportation                                       | 9. Real Estate Services (Agents/<br>Brokers/Property Managers) |
| 3. Retail        | 7. Professional Services<br>Consultants (incl. Lawyers) |  |
| 4. Non-profits   |   |  |

• Main form policy includes:

- |  |  |                          |
|--|--|--------------------------|
| 1. Data breach incident response<br>– Breach Response Costs: <ul style="list-style-type: none"><li>• Computer forensics services</li><li>• Legal services</li><li>• Notification services</li><li>• Fraud monitoring &amp; resolutions services</li><li>• Call center services</li><li>• Public relations services</li></ul> | 2. Network security, privacy & data breach liability | 5. Business interruption |
|  | 3. Regulatory liability                              | 6. Data restoration      |
|  | 4. PCI fines & assessments                           | 7. Cyber extortion       |
|  |  | 8. Media liability       |

• Coverage available via endorsement:

- |   |  |   |
|---|--|---|
| 1. Computer hardware cover (Brick)      | 3. Contingent system failure business interruption | 5. Social engineering - \$100,000 sub-limit, \$25,000 retention |
| 2. System failure business interruption | 4. Reputational harm                               | 6. Contingent business interruption                             |

We're here to help your client's business as usual...stay usual!

Contact Rocio for More Information

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