COVERAGE FOR A RAPIDLY EVOLVING RISK

Cyber attacks occur every day and are becoming more sophisticated in an ever-advancing technological world. Cyber events can be extremely disruptive and costly when not expertly handled – especially for public sector. CIRMA’s Cyber Insurance program paid out over $140,000 in claims since the program’s inception in 2015 and protects the personal and identifiable information for over 300,000 students and municipal employees.

COMPREHENSIVE CYBER COVERAGE

CIRMA places a comprehensive Cyber Insurance program with an A.M. Best “A” rated carrier on behalf of its Liability-Auto-Property (LAP) pool members. This policy affords a myriad of first and third-party coverages ranging from data breach coverage to forensic investigation to data recovery.

CIRMA’s Cyber Insurance policy affords coverage for notification and credit and identity theft monitoring in accordance with the State of Connecticut’s Public Act No. 15-142 regarding data breaches.

CIRMA LAP pool members have 24/7 access to industry best crisis management and breach consultative firms with expertise in computer forensics, data breach notification, credit and ID monitoring, and legal counsel.

COMPETITIVE PROGRAM & NO DIRECT COST!

The Cyber Insurance policy provides a $2 million per occurrence limit and $2 million per member aggregate limit with a $10 million overall pool aggregate. Best of all, there is no direct cost to CIRMA LAP pool members!

COVERAGE ENHANCEMENTS FOR 2019-20

The 2019-20 renewal provides increased limits for the following existing coverages:

- Media Liability
- Payment Card Industry and Data Security Standards (PCI DSS)
- Privacy and Cyber Security
- Privacy Regulatory Defense, Awards & Fines
- Cyber-Extortion and Ransomware
- Data Breach Response and Crisis Management
- Dependent Business Interruption System Failure

NEW for 2019/20, CIRMA’s Cyber Insurance policy provides coverage for:

- Bricking
- Voluntary Shutdown
- Consequential Reputational Loss

Please see the back of this flyer for details.

For more information about CIRMA’s Cyber Insurance, please contact your CIRMA Underwriter.
## Cyber Insurance for 2019-20

### at a glance

#### Who’s covered

Liability-Auto-Property Pool Members

#### What’s covered

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Third-Party Liability*</td>
<td>Media Liability†</td>
<td>$2,000,000</td>
</tr>
<tr>
<td></td>
<td>Payment Card Industry Data Security Standards (PCI DSS)†</td>
<td>$2,000,000</td>
</tr>
<tr>
<td></td>
<td>Privacy and Cyber Security†</td>
<td>$2,000,000</td>
</tr>
<tr>
<td></td>
<td>Privacy Regulatory Defense, Awards &amp; Fines†</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>✓ First-Party</td>
<td>Bricking†</td>
<td>$500,000</td>
</tr>
<tr>
<td>New!</td>
<td>Business Interruption‡ &amp; Extra Expense†</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>New!</td>
<td>Consequential Reputational Loss§</td>
<td>$1,000,000</td>
</tr>
<tr>
<td></td>
<td>Cyber-Extortion &amp; Ransomeware†</td>
<td>$2,000,000</td>
</tr>
<tr>
<td></td>
<td>Data Breach Response &amp; Crisis Management†</td>
<td>$2,000,000</td>
</tr>
<tr>
<td></td>
<td>Data Recovery‡</td>
<td>$1,000,000</td>
</tr>
<tr>
<td></td>
<td>Social Engineering Financial Fraud†∆</td>
<td>$500,000</td>
</tr>
</tbody>
</table>

### Time Element Enhancements‡

- System Failure: $1,000,000
- Dependent Business Interruption: $1,000,000
- Dependent Business Interruption System Failure: $1,000,000
- New! Voluntary Shutdown◊: $1,000,000

#### Limits

- Member aggregate limit: $2,000,000
- Pool aggregate limit: $10,000,000

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* Full prior acts coverage.
† $10,000 deductible applies.
‡ 10 Hour waiting period applies.
§ Subject to a six month period of indemnity and a two week waiting period.
∆ Coverage subject to implementation and adherence to dual authentication process/procedures.
◊ The limit of liability is part of, and not in addition to, the Business Interruption and Extra Expense Limit, and is subject to the applicable waiting period or deductible.

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Please Note: All coverages are subject to the terms and conditions of the policy. CIRMA endeavors to accurately describe the benefits of this coverage in its literature.