



## CYBER

### WE UNDERSTAND CYBER RISK

Cyber attacks are escalating in frequency and intensity, and pose a growing threat to the business community. Many recent incidents reflect the expanding spectrum of cyber threats -- from hackers stealing customer account information, to attacks meant to disable a company's website. Companies are seeking financial protection through skillfully underwritten cyber liability coverage.

### TARGET MARKETS

- Any small and mid-size organization that utilizes electronic systems

### PROGRAM HIGHLIGHTS

- **Availability:** In all 50 states and D.C.
- **Limit:** Up to \$10 million
- **Coverage:** Admitted with an A rated carrier\*
- **Victor acts as primary if cyber sublimit is obtained on additional policies**

\*Available on non-admitted basis in FL and WA until stage fillings are approved

### SERVICE

Victor's cyber breach response team provides expert legal services and technical support to assist policyholders who identify a data security breach.

- Breach response capabilities including forensics, legal advice, etc.
- Risk management tools that decrease exposure as well as provide industry-specific guidance

QUOTE, BIND AND ISSUE  
ONLINE WITH V<sup>2</sup>



### GET STARTED

Learn more at [victorinsuranceus.com/cyber](https://victorinsuranceus.com/cyber)  
Email us at [cyber.us@victorinsurance.com](mailto:cyber.us@victorinsurance.com)

### COVERAGE

#### Digital crime

- Electronic transfer of funds
- Telephone toll fraud
- Cyber extortion (including threats affecting third-parties)
- Deceptive transfer

#### Breach liability

- Payment card industry
- Website media liability
- Privacy liability
- Regulatory

#### Breach rectification

- Data breach team
- Business interruption (including shared system)
- Digital asset loss (including hardware replacement)
- Breach response indemnitee (including the insured and their customers)



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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