

Victor Cyber Policy vs A&E NetProtect

Understand the difference and how best to protect your design clients

COVERAGE	A&E NETPROTECT ENDORSEMENT	VICTOR CYBER POLICY
Data breach response limits	\$20,000 sub limit for notification expenses as required by regulation	Full policy limit up to \$10 million
Data breach response coverage	Addresses notification expenses as required by data regulation	Access to a dedicated cyber response team that provides expert legal services, technical support, forensics investigations, regulatory compliance review, notification costs, credit monitoring and remediation, payment card industry (PCI) support and public relations expense
Voluntary notification coverage	No coverage available	Included in definition of data breach expenses and available up to policy limit
Credit monitoring services	No coverage available	Included in definition of data breach expenses and available up to policy limit
Forensic investigation expenses	No coverage available	Included in definition of data breach expenses and available up to policy limit
Data breach coverage format	Coverage offered on a reimbursement basis only	Coverage offered on pay-on-behalf basis
Data breach liability limits	Up to \$1 million for defense and damages resulting from failure to protect private information and protected corporate information	Full policy limit up to \$10 million
Data breach liability - lost laptop	Coverage available for purchase up to \$1 million limit	Full policy limit up to \$10 million
Data breach liability - outsourced network services	Coverage available for purchase up to \$100,000 sub limit	Full policy limit up to \$10 million
Regulatory or payment card industry fines/penalties	No coverage available	Full policy limit up to \$10 million and sub limit starting at \$250,000

COVERAGE	A&E NETPROTECT ENDORSEMENT	VICTOR CYBER POLICY
Exclusion for failure to encrypt laptop	Excludes laptop compromise events without specific encryption protections	No such exclusion or limitation
Exclusion for failure to meet specific risk control protections	Excludes failure to implement, maintain, enforce or follow in whole or in part any risk control identified in the self assessment questions of the application	No such exclusion or limitation
Definition of non-public personal information	Includes non-public personal information including name, address, phone number, social security number, account numbers, balances and history	Includes all non-public personal information including name, email address, social security number, medical data, driver's license number, credit card number, address, unpublished phone number, account number, history and passwords
Definition of non-public business account information	Addresses only bank and credit account information of business	Includes non-public corporate information subject to a non-disclosure agreement or similar contract
Digital property replacement	No coverage available	Provides coverage for expenses used to rebuild database of information, software or network functionality following a network security breach
Cyber extortion coverage	No coverage available	Provides coverage for expenses used to prevent a network security or data breach event
Website media coverage	No coverage available	Provides coverage for personal/advertising injury, copyright/trademark infringement arising from content posted on insured's website or official social media presence
Network security liability coverage	Provides \$1 million limit for defense and damages resulting from failure to prevent unauthorized access leading to network damage of others	Provides full policy limit up to \$10 million for defense and damages resulting from failure to prevent unauthorized access leading to network damage of others
Cyber crime coverage	No coverage available	Provides coverage for fraudulent funds transfer of insured's funds, coverage for deceptive funds transfer events resulting from social engineering, and telephone toll fraud losses
Business interruption and additional expenses coverage	No coverage available	Provides coverage for business interruption losses and additional expense resulting from an interruption in service of insured computer system

Visit victorinsuranceus.com/cyber for more information or contact a Cyber underwriter at (301) 961-9800 or cyber.us@victorinsurance.com.

Visit us at victorinsuranceus.com to learn more.

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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