

## HOSPITAL ASSOCIATION CYBER OFFERING

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### CYBER LIABILITY COVERAGES

- Liability arising from accidental release, unauthorized disclosure, theft or loss of protected personal information
- Liability arising from denial of service attacks or the inability to access websites or computer systems
- Liability for failure to timely disclose an incident or to comply with your privacy policy
- Regulatory action defense, fines and penalties coverage including payments to consumer redress funds and PCI Fines and Recertification.
- GDPR Endorsement
- Bricking Coverage - \$1,000,000 limit
- Media coverage for website content and content published on social media

### CYBER FIRST PARTY COVERAGES

- Crisis management expense coverage for enterprise security events written on an occurrence basis with discovery trigger
- Voluntary notification coverage, as well as call center services
- Public relations expense, including web content development, spokesperson training and media talking points
- Fraud prevention services, including credit monitoring and ID theft insurance services for affected persons
- Computer system extortion expense and loss coverage, including incidents involving ransomware
- Forensic and legal expenses
- *Telecommunications theft expense coverage - \$100,000 sublimit*
- Mitigation Expense Coverage: \$1,000,000
- Social engineering fraud expense - *\$250,000 sublimit*

### BUSINESS INTERRUPTION COVERAGES

- Business interruption loss resulting from a cyber event, including business interruption of a service provider and system failure coverage.
- Contingent business interruption included (service disruption).
- Business interruption triggered after a *6 hour waiting period*
- Data restoration coverage at *full business interruption limit*.
- *Reputational loss coverage - \$250,000 sublimit*

### OTHER POLICY FEATURES

- Aggregate retentions for 1st party and liability coverages
- Blanket additional insured coverage
- Automatic subsidiary coverage including newly created or acquired entities
- Late notice permitted if legally prohibited from disclosure
- *\$0 retention for first 72 hours after a breach for forensic, legal or public relations expenses when using Axis approved vendors, up to \$100,000 limit.*

### FREE SERVICES PROVIDED

- *ComplianceShield – HIPAA compliance software program offered through Information Shield*
- *One hour free risk assessment consultation, also offered by Information Shield*
- Half hour consultation with BakerHostetler regarding HIPAA compliance.
- *Account Specific Table top exercise, on-site visit, and/or webinar hosted by AXIS – designed for individual insured based on revenue size*
- A list of pre-approved service providers is available at [www.stoplosshub.com](http://www.stoplosshub.com)
- Policy holders receive one free hour of consultation with an approved breach coach should an actual or suspected breach occur

### ADDITIONAL OFFERING

- Monoline crime through the AXIS Corporate Management Solutions Group



**OTHER PROGRAM FEATURES AND BENEFITS:**

- *Streamlined 1-page simple application for Firm Bindable Quotes*
- *Only 1 retention applies for claims triggering multiple insuring agreements.*
- *Personal Identity Coverage for Executives - \$25,000 sub limit provided*
- *E-discovery sub limit provided - \$25,000*
- *Claim Attendance Expense Coverage - \$5,000 limit.*
- *Unlawful Collections Coverage provided - \$1,000,000 limit*
- *Personal Identity Coverage for Executives - \$25,000 sub limit provided*
- Competitive Commission Structure
- Dedicated Axis Claims Staff for the Program
- All size risks eligible
- \$30 Million capacity for the program, higher limits available

**CONTACT INFORMATION:**

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**DISCLOSURE**

The above is for descriptive purposes only and does not provide a complete summary of coverage. Consult the applicable insurance policy for specific terms, conditions, limits, limitations and exclusions to coverage. Coverage may not be available in all states and jurisdictions.