

# Enterprise Pro Cyber Liability Program



The Enterprise Pro Cyber Liability Program protects businesses for the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personal identifiable information which is any private, non-public information of any kind in the merchants care, custody or control.

The Enterprise Pro Cyber Liability Program is facilitated through the North American Data Security RPG (named insured on master policy), a risk purchasing group which is registered in all 50 states and the District of Columbia. The master policy is underwritten by AXIS Insurance Company, an A rated insurance carrier by AMBest.

## POLICY DETAILS

- Annual aggregate limit of liability per enrolled business:
  - ✓ \$1,000,000.
- Master policy - admitted - claims made policy form
- No aggregate limit on master policy
- \$5,000 annual aggregate policy retention per enrolled business
- Coverage territory is worldwide
- Claim reporting requirement - within 60 days upon becoming aware of a suspected or actual breach
- Eligibility: U.S. businesses with less than \$25,000,000 in annual revenue

## COVERAGE DETAILS

- Civil proceeding or investigation including requests for information for an actual or alleged violation of any privacy regulation (PII data) brought on behalf of any federal, state, or foreign governmental agency including:
  - ✓ Defense & settlement or judgment
  - ✓ Regulatory fines & penalties (including PCI)
  - ✓ Mandatory forensic examination
- PCI re-certification services to re-certify compliance with PCI Security Standards
- Ransomware - up to policy limit - retention applies
- Website Media - up to policy limit - retention applies
- Business Interruption - up to policy limit - 8 hour waiting period applies
- Data Recovery Expense - up to policy limit - retention applies
- Crisis Management and Fraud Prevention Expense:
  - ✓ Notification
  - ✓ Call center
  - ✓ Forensics
  - ✓ Credit monitoring
  - ✓ Public relations
  - ✓ Associated legal expenses
- Sub-limits apply:
  - ✓ Telecommunications Theft - \$100,000 sub-limit
  - ✓ Social Engineering Fraud - \$100,000 sub-limit
  - ✓ E - Theft - \$100,000 sub-limit



**For additional information, please contact  
800-723-2324**

*This is a brief coverage summary, not a legal contract. The actual policy should be reviewed for specific terms, conditions, limitations, and exclusions that will govern in the event of loss. Extended sixty day reporting period applies.*