

## AXIS PRO<sup>®</sup> DataSure First-Party Coverage

### Comprehensive Protection for Breaches of Network Security

A breach of network security can cripple a company. DataSure First-Party Coverage from AXIS PRO<sup>®</sup> protects the insured against "first-party" losses including cyber extortion threats, business interruption and data restoration costs. In addition, DataSure First-Party Coverage provides risk management, crisis management and public relations services as part of the policy. In the event of compromised data security, coverage is provided from all angles including expertise dealing with customers, business partners and the media.

Coverage is backed by the exceptional financial strength and solid claims-paying ability of the AXIS insurance companies, rated "A+" (Strong) by Standard & Poor's and "A" (Excellent) XV by A.M. Best.

#### Coverage Highlights

DataSure First-Party Coverage contains four distinct coverages, which can be purchased independently or collectively. These four coverages are:

##### Crisis Management and Public Relations:

- Covers crisis management and public relations expense, in excess of the retention, incurred by an insured as the result of an enterprise security event that first occurs during the policy period. Also pays costs of notifying consumers as required by various state laws.

##### Business Interruption:

- Provides coverage for business interruption loss and/or business restoration expense, in excess of the retention, incurred by an insured as the direct result of an enterprise security event which causes system failure.

##### Data Restoration:

- Pays the reasonable costs incurred by the insured, in excess of any normal operating costs and with the prior approval of the company, for the restoration of any data stored on the insured's computer system that is lost during the policy period as a result of an enterprise security event that first occurs during the policy period.

##### Cyber Extortion:

- Provides coverage for expense and/or loss incurred as the result of any extortion threat first made against an insured during the policy period. No retention applies to this coverage.

#### Availability

Coverage is available by endorsement to our E&O policies on most classes of qualified AXIS PRO business. Business Interruption and Data Restoration coverages have limited availability. Please check with AXIS PRO to ensure coverage is available for your specific situation.

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## Claims Examples

**DataSure First-Party Coverage is designed to respond to the following types of real-world scenarios: <sup>1</sup>**

### Crisis Management

A major national retail chain estimates that the costs from the largest computer data breach in corporate history, in which more than 45 million customer credit and debit card numbers were stolen, have ballooned to \$256 million. Those costs include: detection and determination of response, internal investigation, legal and external advice, public relations and investor relations.

### Business Interruption

A major computer manufacturer's plant in Ireland had to shut down after plant managers discovered a virus was loaded onto its network. Outside sources estimate the costs may have run as high as \$18.43 million.

### Data Restoration

A disgruntled employee sabotaged a computer network at a major national investment firm and deleted files on over 1,000 of the company's computers. It cost the company more than \$3 million to assess and repair the damage.

### Cyber Extortion

After refusing to pay a \$10,000 e-mail extortion threat, a leading credit card service provider's website went down for about a week. The e-mail threatened to cripple the site if the ransom was not paid.

<sup>1</sup> Some of the above are claims AXIS PRO® has handled. In others, AXIS PRO was not directly involved. Coverage for these claims is not to be inferred from this list but must always be determined in reference to a particular insurance policy, which is the controlling document, as well as the facts and circumstances of each claim and applicable law.