## CyberAssurance OUS FOR HOSPITALS & HEALTHCARE FACILITIES

## Data breaches... Internet viruses... Information theft...

These are some of the risks you face in today's medical practice—and costs to help remedy any such problem can be significant.

Your ProAssurance medical professional liability policy provides you with CyberAssurance Plus coverage—at no additional charge. This coverage helps give you more control and lessen daily uncertainties, all part of our commitment to providing you with exceptional service.

Your hospital or healthcare facility enhanced CyberAssurance Plus coverage provides protection to guard against risks associated with increasing cyber threats. These critical coverage enhancements are included in your policy:

- PCI DSS Assessment—coverage for claim expenses and assessments and fines imposed by banks and credit card companies due to noncompliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.
- BrandGuard®—coverage for lost revenue as a result of an adverse media report or customer notification of a security breach or privacy breach.
- Cyber Extortion—coverage for extortion expenses incurred and extortion monies paid as a direct result of a credible cyber extortion threat.
- Cyber Terrorism—coverage for income loss, business interruption expenses, and special expenses incurred as a result of a total or partial interruption of the insured's computer system due to an act of cyber terrorism.
- Multimedia Liability—coverage for claims alleging copyright/ trademark infringement, libel and slander, plagiarism, and personal injury resulting from dissemination of media material.

CyberAssurance Plus also provides **expanded** coverage for:

- Privacy Breach Response Costs, Patient Notification Expenses, and Patient Support and Credit Monitoring Expenses—coverage for expenses incurred in response to a privacy breach including coverage for Proactive Privacy Breach Response Costs and Voluntary Notification Expenses.
- Network Asset Protection Coverage—amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased, or corrupted.
- **Security and Privacy Liability Coverage**—claims alleging liability resulting from a security breach or privacy breach.
- Privacy Regulatory Defense and Penalties Coverage—regulatory fines and penalties and/or regulatory compensatory awards incurred in privacy regulatory proceedings/investigations brought by federal, state, or local governmental agencies.

Extra protection for cyber liability and regulatory risks that work seamlessly with this coverage is available—see our ProSecure® brochure or contact your ProAssurance agent or representative for more information.

This communication provides a general product summary and should not be construed as a guarantee of coverage. Please refer to the policy for coverage details. Not available in Arkansas, Kansas, Minnesota, and South Dakota.



Medical Professional Liability Insurance & Risk Management Services 800-282-6242 • ProAssurance.com/Cyber