



ProWriters™

Professional & Management Liability Insurance

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CYBER & PRIVACY PROGRAM

PROWRITERS™ offers a flexible Cyber Liability insurance program designed to cover privacy, data and network exposures. Addressing the constantly evolving technological and legal aspects of privacy and data breach, our program provides agents and their clients with the right coverage to meet the needs of this relatively new and highly complex risk.

ABOUT PROWRITERS

PROWRITERS specializes in simplifying Cyber insurance so our agents can spend their time on what they need to do. Our new Cyber / Privacy program for accounts with less than \$100M in revenues offers broad coverage and a great opportunity to offer new coverage to existing clients while covering our agents' E&O.

OUR PROCESS

Quotes can be turned around in minutes. We will send you a bindable indication subject to a one page application (simply provide the name of the account and revenues). If the account does not fit our program or if it needs more than \$5M in limits, we can work with you to craft the right terms through the 20+ cyber markets with whom we work.

CLAIMS & RISK MANAGEMENT

The eRisk Hub provides clients with claims and risk management tools, including:

- Access to a breach coach for one hour
- Access to breach response providers
- Centralized news source for Cyber & Privacy information
- Learning Center with resource library of best practices, webinars, and white papers
- Risk Management tools including a cyber-risk assessment survey, breach notification guides, and incident roadmap
- Access to top claims adjusters experienced in handling cyber and privacy claims efficiently and effectively

COVERAGE HIGHLIGHTS

- 1st Party Coverage for IT Forensics, Customer Notification, Call Center costs, Credit Protection, and Crisis Management including Public Relations Coverage
- 3rd Party Liability coverage to defend and settle claims due to a breach of Personally Identifiable Information (PII) or confidential corporate information, including claims for:
 - Violations of consumer data protection laws
 - Negligence or breach of contract, including PCI fines - network security failures resulting from transmission of malicious software or a denial of service attack
 - Regulatory actions including fines and penalties (where allowed)
 - HIPAA related claims

ADDITIONAL COVERAGES

- Multimedia (online content coverage)
- Cyber Extortion (hacker attempts to extort money or damage your network or website, including ransom payments)
- Cyber Business Interruption (loss of business from a targeted attack of your computer system)
- Hacker Damage (the cost to rebuild your network / data you hold electronically)
- Cyber Crime (covers fraudulent instruction directing a financial institution to transfer/pay/deliver money from the insured's bank account)