

CYBER SECURITY AND PRIVACY LIABILITY COVERAGE

Some organizations may have little or no planned procedure in place to address a breach of cyber security and/or breach of confidential information, and may not necessarily understand the implications of a data breach. BMS, in cooperation with a market-leading Lloyd's Underwriter, has introduced an insurance product that manages a breach from start to finish, allowing professionals to operate with the comfort of knowing that if a breach occurs, a response is in place.

For example: Your server has been compromised by malware, potentially exposing confidential client or patient information. Upon learning of the breach, you email or call the 24hr breach response hotline to report the incident.

Breach Response – A Breach Response team member will contact you to discuss the breach and assist with any needed investigation and response services.

Other, sometimes overlooked exposures that are addressed by BMS' cyber offering are:

- Costs involved with a regulatory proceeding relating to the violation of a Privacy Law, including penalties (where insurable)
- Coverage for Business Interruption
- Coverage for "Cyber Extortion" incidents
- Third party liability for privacy breaches
- First party data protection
- Website media content liability

How to Apply

Contact a BMS broker today for more information or to apply for coverage.

BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209

Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6038

Email: psy.insurance@bmsgroup.com

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS). For more information on the coverage, please contact us.

Policy Aggregate Limit	\$1,000,000
<i>But sub limited to:</i>	
Regulatory Defence and Penalties	\$250,000
PCI Fines, Expenses and Costs	\$100,000 (if PCI compliant)
Cyber Extortion	\$100,000
Data Protection Loss	\$100,000
Business Interruption Loss	\$100,000
Forensic Expenses sublimit:	\$25,000
Dependent Business sublimit:	\$10,000
Aggregate Limit for all Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses combined	\$250,000 (in addition to Policy Aggregate Limit)
Notified Individuals	100,000 Business/5,000 Individual
Each Claim Retention	\$1,000
Privacy Breach Response Services: 1. Notification Services, Call Center Services, and Breach Resolution and Individuals Mitigation Services for each incident involving at least 2. Computer Expert Services, Legal Services and Public combined Relations and Crisis Management Expenses	100 Notified \$1,000
Each Extortion Threat	\$1,000
Each Security Breach	\$1,000
Waiting Period	8 hours
Cost	\$105 (Individuals) Starting at \$625 (Businesses)

Please note: All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.