

## Enterprise Pro Cyber Liability Program



The Enterprise Pro Cyber Liability Program protects businesses from 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 personally identifiable information, which is any private, non-public information of any kind in the merchant's 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 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 AM Best.

### POLICY DETAILS

#### Limit of Liability per Business Options

\$1,000,000 (annual aggregate)

#### 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 gross sales (annual contributions for benefit plans)

### COMPLIANCE TOOLS

#### Written Information Security Program (WISP)

#### State Compliance Resource Center

#### Pre-Breach Legal Access Plus

#### Data Breach Response Services

#### Employee Training Videos & Phishing Testing

#### Organizational Risk Assessments

### 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 judgement
- 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

#### 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\*

\*Benefit plans (other than training funds) ineligible

**For additional information, please contact:**

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