

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

\$250,000 (annual aggregate)

Master Policy

Admitted – claims made policy form

No Aggregate Limit on Master Policy

\$2,500 Retention

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 \$1,000,000 in annual gross sales (annual contributions for benefit plans)

COMPLIANCE TOOLS

Written Information Security Program (WISP)

Federal & State Compliance Updates

Pre-Breach Legal Access Plus

Data Breach Response Services

Employee Training Videos & Phishing Testing

Organizational Risk Assessments

For additional information, please contact:

888.315.3352

submission@ullico.com

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

Multimedia Liability:

- Business Interruption: \$250,000 | 8 hour waiting period applies
- Data Recovery Expense: \$250,000 sublimit | retention applies

Crisis Management and Fraud Prevention Expense:

- Notification
- Call Center
- Forensics
- Credit Monitoring
- Public Relations
- Associated Legal Expenses

Sub-Limits Apply with Retention

- Ransomware: \$25,000
- Forensics & Legal: \$50,000
- Telecommunications Theft: \$25,000 sub-limit
- Social Engineering Fraud: \$25,000 sub-limit*

*Benefit plans (other than training funds) ineligible

PROGRAM ELIGIBILITY

Underwriting is limited to four (4) questions

Rating is based on revenue for businesses up to \$1,000,000 in annual revenue

Excluded classes include: (a) Banks, (b) Credit Unions, (c) Payment Processors, (d) Gambling organizations, (e) Online Adult Industry, (f) Social media/Networking firms, (g) Cloud Providers, (h) Federal and State government agencies, (i) Municipalities, (j) Franchise, (k) Crypto-currency, (l) Marijuana dispensaries