



# U.S. Risk, LLC

Network Security & Privacy Liability  
System Business Interruption  
Privacy Regulatory Liability  
Privacy Breach Expenses  
Professional Liability  
Multimedia Liability  
Reputational Harm  
Cyber Extortion  
System Damage  
Identity Theft  
Cyber Crime

## Information Destroyer's Insurance Program

An exclusive coverage  
package for NAID members

**NAID**

### The coverage your business needs.

Paper shedding, digital data destruction, records storage—services like these create exposures to your business that General Liability simply doesn't cover. With U.S. Risk Pros' Professional Liability and Data Breach program, you have coverage that addresses the unique exposures of your industry.

#### Coverage for claims arising from Insured's failure to provide the following:

- **PHYSICAL DESTRUCTION OF MEDIA:** The secure destruction of information, data, or records belonging to others, whether in electronic, paper or printed form, micro media, or on hard drives that mechanically or chemically renders information on any media reasonably unrecoverable or unsusceptible to unauthorized access.
- **RECORDS STORAGE/INFORMATION MANAGEMENT:** Your storage and retrieval of the data, information or records of others in a secure storage facility owned by, rented to or used by you for the purpose of the secure storage and retrieval of data, information or records of others, and associated ancillary services including imaging/scanning, indexing and data backup.
- **ELECTRONIC MEDIA SANITIZATION:** The masking or removal of magnetically or digitally recorded information on electronic media in a manner that renders the information reasonably unrecoverable or unsusceptible to unauthorized access.
- Limits up to \$5M
- Deductibles starting at \$1K
- Duty to Defend Policy
- 50/50 Hammer Clause
- **COVERAGE FOR IMMEDIATE RESPONSE COSTS:** Costs incurred to retrieve or recover the data of others that was released, escaped, discharged, or dispersed before it could be destroyed including from a vehicle transporting the data to the place where it is to be destroyed, or by moving such data from the customer's custody to a destruction vehicle or transport vehicle. This includes the costs incurred by you to retain suitable means to secure data or to arrange for alternative destruction of data should you be prevented from performing such services due to any unforeseen and unexpected event or situation.
- **COVERAGE FOR SERVICES PROVIDED TO THE FOLLOWING INDUSTRIES:** Banking, Healthcare, Public Entities (State, Municipal, Schools, etc.), Federal Government
- **COVERAGE FOR ACTS COMMITTED BY ROGUE EMPLOYEES:** Covers claims resulting from the intentional, rogue acts of properly screened and trained employees where such acts were contrary to required training, written policy and signed employee acknowledgement, and where such acts are done without the knowledge, approval, or gross negligence of management.
- **DEDUCTIBLE WAIVER:** In the event all Insureds are dismissed or a judgement in favor of all Insureds is made, the deductible will be reimbursed.

#### FIRST-PARTY COVERAGE

##### Coverage for Privacy Breach Expenses includes:

- Any breach of Privacy Regulations
- Crisis Management Expenses
- Customer Notification Expenses
- Customer Support and Monitoring Services Expenses
- **FORENSIC COSTS:** Covers expenses to retain a computer forensics firm to determine the scope of a breach to comply with privacy regulations, to notify and provide customer support/credit monitoring services to affected individuals, and to obtain legal,

public relations or crisis management services to restore the company's reputation.

- **System Business Interruption:** Covers a business' direct loss of profits and additional operational expenses when business operations are interrupted or suspended due to system outage.
- **System Damage:** Covers cost incurred to replace, restore or recollect data which has been corrupted or destroyed as a result of a network security failure or privacy breach event.
- **Cyber Crime:**
  - Covers the theft of any money or third party money held by you on their behalf through fraudulent electronic transfer. This includes theft of money from Senior Executives personal bank accounts through fraudulent electronic transfer.
  - Covers phishing attack expenses such as reimbursing clients for their loss from the fraudulent communications.
  - Covers the costs associated with any unauthorized calls or use of your bandwidth.
- **Identity Theft:** Coverage for costs involved to restore the identity of the corporate entity, its directors, officers and employees.
- **Cyber Extortion:**
  - Covers monies paid by you with the Insurers prior written consent to terminate or end an extortion event.
  - Covers reasonable and necessary expenses that directly result from an extortion event, including sums incurred in order to mitigate the impact of the threat or mitigate the amount of the expenses, including public relations expenses.
- **Consequential Reputational Harm:** Coverage provided to reimburse your direct loss of profits as a result of the impairment of your brand or reputation following the media coverage of your privacy breach event of network security event.

#### THIRD-PARTY COVERAGE

Damages includes reimbursement of a third party's privacy breach expenses.

- **Network Security and Privacy Liability:**
  - Covers claims arising out of the organization's failure to protect sensitive personal or corporate confidential information.
  - Covers liability of the organization arising out of the failure of network security, including unauthorized access or unauthorized use of corporate systems, a denial of service attack, or transmission of malicious code.
- **Privacy Regulatory Liability:** Covers legal costs involved in defending any breach of privacy regulations, including GDPR compliance and Payment Card Industry Data Security Standards ('PCI-DSS'). Covers damages that you become legally liable to pay as a result of regulatory penalties is also included.
- **Multimedia Liability:** Covers claims for disparagement or harm to the reputation or character of any person or organization, libel, defamation, product disparagement, copyright or trademark infringement, plagiarism, arising out of matter published by a company on its website or by other means of electronic distribution.

#### CONTACT US

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