



THE  
WINGMAN  
SOLUTION



## WINGMAN CYBER PRODUCT HIGHLIGHTS POWERED BY AXIS INSURANCE

The cyber liability insurance market can best be described as the wild wild west. With a lack of standardized form or even a common vernacular, comparing or explaining coverage can be a daunting task. This breakdown of the policy form can help you understand the vast array of coverages Wingman Cyber offers through the AXIS Insurance Privasure Policy.

The following coverages are available with aggregate limits up to \$5,000,000.

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### CLAIMS MADE LIABILITY COVERAGE:

#### **Enterprise Security Event Liability Coverage**

The insured is sued because of data theft, loss, disclosure, viruses or malware, and unauthorized access or denied access to systems. This is the old standard for cyber. If you are sued for monetary or non-monetary damages because of a cyber breach, you will be covered.

#### **Privacy Regulation Liability Coverage**

The insured faces any action by a regulatory body for a cyber event. This can be federal, state, local, or foreign (i.e. GDPR) and will cover fines, penalties, and claims expenses.



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## FIRST PARTY COVERAGES:

### Computer System Extortion Coverage

If someone makes a credible threat to leak or disseminate your data unless you are willing to pay, this coverage will pay to evaluate and pay for the threat or loss.

### Crisis Management

This is the coverage for the cost of notifying people—including any you are not legally obligated to notify—to inform them that their personally identifiable and protected data may have been lost, stolen or accessed. This includes call center and website support in case of a data breach.

### Fraud Response

This is the coverage to pay for credit monitoring and identity theft insurance for any affected parties after a breach.

### Public Relations

This will pay for the costs associated with hiring a public relations firm, crisis management firm, advertisements, website costs, legal crisis management, and any other communications relating necessary to respond to a breach.

### Forensic/Legal

This will pay for the computer investigation of a breach as well as the legal consultation costs associated with any potential breach of a privacy law.

### System Disruption Business Interruption

This will pay for any net profit a company might lose as a result of a data breach because the company had shut down operations or otherwise cease to function as normal. It will also pay for any additional expenses incurred in the attempt to get running at full capacity again.

This also covers the losses of systems not owned or operated by the company, but rather a vendor or service provider of the company and with whom the company is reliant to generate revenue.

### Data Recovery Expense

This will pay the costs associated with recovering any data that is lost, stolen, damaged, destroyed, disrupted or otherwise corrupted.

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## OTHER INCLUDED COVERAGES:

### Breach Preparedness Information Services Before Claim

This complimentary coverage allows you to talk a lawyer if you believe you might have a breach and wish to stay ahead of any potential issues.

### PCI Fines Coverage

This extends the coverage of the policy to cover any fines associated with violating the PCI-DSS law.

### Ransomware Loss Coverage

This extends the extortion coverage to also cover a Ransomware cyber breach. This will pay to investigate, mitigate, and potentially pay that ransom, when needed.

### Website Media Coverage

This provides coverage for copyright infringement, libel, slander and other media coverages that occur on your website.

### Social Engineering Fraud Coverage, \$250,000 Sublimit

This will pay for the monetary loss associated with the fraudulent transfer of funds by an employee acting in good faith—essentially if someone in your employee is tricked into paying for goods or services, the monetary loss will be covered.

### Telecommunications Theft Loss Coverage, \$250,000 Sublimit

This is coverage to pay for a loss in the case where the telecom services (phone, fax, or other data transmission service) are used fraudulently by a third party.