



Pro+ect

The Pro+ect product provides broad coverage for evolving exposures faced by all businesses. Professional firms can purchase a policy with one or more coverage parts.

Coverage Part A:

Professional and Technology Errors and Omissions

Covers claims arising from the insured's professional services for a broad range of companies including miscellaneous professionals and technology firms. Coverage highlights include:

- ▶ Defense outside the limit
- ▶ Unintentional breach of contract
- ▶ Coverage for independent contractors as insureds when working for the named insured for most accounts
- ▶ Subpoena Response Assistance as well as supplemental payments coverage for reasonable expenses while attending arbitration, a trial or hearing
- ▶ Reputation Restoration Expense and coverage for pro bono services
- ▶ Sublimit for third party discrimination and identity theft available for most accounts for no additional charge
- ▶ Technology products coverage
- ▶ Full Prior Acts coverage buyback available for most accounts

Coverage Part B:

Media Liability

Covers claims alleging personal and intellectual property injury including libel, slander, copyright and trademark infringement.

Coverage highlights include:

- ▶ Negligence in content
- ▶ Content displayed on products (logos, images, etc.)
- ▶ Broadly-defined "covered content"
- ▶ Media liabilities assumed under contract

Coverage Part C:

Network Security and Privacy Liability

Covers claims against insureds arising from a failure of network security, breach of private data, violation of a privacy law or disclosure of third-party corporate information (including trade secrets). This includes coverage for:

- ▶ Regulatory actions arising from violation of HIPAA or any other privacy law including claims expense, fines, penalties and consumer redress funds
- ▶ Payment Card Industry (PCI) assessments, in addition to PCI fines and penalties

Coverage Part D:

Privacy Breach Expense

Covers expenses arising from a privacy breach including forensics, notification (including call center services), credit monitoring, public relations and data restoration, as well as expenses arising from a cyber extortion threat. Coverage highlights include:

- ▶ Breach of Personally Identifiable Information (PII) in any form (including both digital and paper files)
- ▶ PII and PHI stored by the insured's third-party vendors
- ▶ Privacy breach caused by a rogue employee
- ▶ Breach of employees' private data
- ▶ Voluntary notifications
- ▶ No "failure to maintain safeguards" clause
- ▶ Business interruption coverage, including dependent business interruption and system failure
- ▶ Privacy Breach Expense in addition to limits of liability available
- ▶ Cybercrime coverage for loss of money, securities, cryptocurrencies and tangible goods as a result of social engineering fraud, telecommunications fraud and wire transfer fraud
- ▶ Reputational damage caused by a privacy breach
- ▶ Includes PII as defined in any foreign statute, including EU General Data Protection Regulation, HIPAA and HITECH
- ▶ Hardware replacement costs (bricking) as a result of a privacy breach or security event
- ▶ Utility fraud (cryptojacking) and invoice manipulation coverage



Highlights Applicable to All Coverage Parts:

- ▶ Ability to offer true worldwide coverage
- ▶ Coverage for cyber terrorism
- ▶ Full severability for innocent parties
- ▶ Softened hammer clause 80/20 in favor of insured
- ▶ Six-year extended reporting period
- ▶ Single deductible applies to interrelated acts

Aggregate Limits Available:

- ▶ Part A Professional and Technology Errors and Omissions up to \$5,000,000
- ▶ Part B Media Liability up to \$5 million
 - Intellectual property up to \$2 million
- ▶ Part C Network Security and Privacy Liability up to \$5 million
 - Regulatory claims up to \$5 million
 - PCI fines and penalties up to \$5 million
 - PCI assessments up to \$5 million
- ▶ Part D Privacy Breach Expense up to \$5 million
 - Cyber Extortion Threat Expense up to \$5 million
 - Data asset restoration up to \$5 million
 - Cybercrime up to \$250,000
 - Business interruption up to \$5 million
 - Dependent business interruption up to \$1 million
 - System failure up to \$5 million

Additional Advantages:

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Specialized claims unit with expertise in professional and management liability
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business
- ▶ Free access to eRisk Hub®, an online cyber risk management tool with breach coaches, HIPAA resources and security
- ▶ Free human resources consultation helpline with unlimited calls and no time limits plus an online human resource center

