



Privacy protection insurance



Target classes

- Retailers (online and offline)
- Health care providers
- Professional services companies
- Technology companies
- Distributors
- Manufacturers

Key areas of coverage for claims made against you for:

- Any breach of any right to privacy or consumer data protection law
- Breach of duty to maintain the security of sensitive personal information under any statute, regulation, or contract including your privacy policy
- Acts performed by contractors, vendors, and outsourcers
- Privacy claims by employees
- Breach of confidentiality including commercial information
- Unfair competition related to your failure to maintain security
- Any civil regulatory action related to your failure to maintain security subject to a \$1M sub-limit for civil penalties and defense costs
- Up to \$10m regulatory compensatory award cover (with 25% coinsurance)
- Intellectual property infringement
- Defamation, trade libel, product disparagement
- Negligent transmission of a computer virus, worm, logic bomb or Trojan horse

Optional coverage for 1st party losses

- Security costs
- Hacker damage
- Business interruption
- Cyber extortion

The Hiscox Privacy Protection policy provides:

- Worldwide coverage
- Severability for all employees except board members, executive officers, in-house counsel, and risk managers
- Affirmative cover for punitive damages
- Defense costs for you own declaratory relief actions
- Broad definition of business activities
- Coverage for content in any form e.g. printed, website, email, etc.
- Option to report potential claims
- Automatic coverage for acquisitions up to 10% of insured's revenues
- A carve back for fraud or dishonesty where it has not yet been established by a final adjudication
- Prior knowledge exclusion limited to first date of first policy
- Duty to defend form

Types of claims

- Breach of privacy statutes such as HIPAA and GLB
- Breach of contract claim related to failure to protect confidential information

Types of events

- Electronic (like a hack)
- Non electronic (like lost paper files, backup tapes, or a laptop as well as social engineering or phishing)

Why Hiscox?

- Flexible underwriting style
- Fast turnaround on quotes
- Simple, clear policy language
- Experienced specialized technology claims handling
- Up to \$10m capacity
- Minimum premium \$2,500
- Minimum retention \$2,500

About Hiscox

Hiscox Ltd is a specialist insurance group listed on the London Stock Exchange which has been in existence since 1901. Hiscox USA opened for business in March 2006 with offices located in Armonk, NY, Manhattan, Chicago, and San Francisco. Lloyd's A (Excellent) rated, financial size XV paper (Syndicate 33) is used.

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This checklist serves solely as a summary of key Hiscox policy provisions. Please refer to the Hiscox Privacy Protection Policy for exact terms, conditions and exclusions.

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