

CYBER SECURITY AND PRIVACY BREACH RESPONSE COVERAGE

Some organizations may have little or no planned procedure in place to address a breach of cyber security and/or breach of confidential information, and may not necessarily understand the implications of a data breach. BMS, in cooperation with a market-leading Lloyd's Underwriter, has introduced an insurance product that manages a breach from start to finish, allowing professionals to operate with the comfort of knowing that if a breach occurs, a response is in place.

For example: Your server has been compromised by malware, potentially exposing confidential client or patient information. Upon learning of the breach, you email or call the 24hr breach response hotline to report the incident.

Breach Response – A Breach Response team member will contact you to discuss the breach and assist with any needed investigation and response services.

Other, sometimes overlooked exposures that are addressed by BMS' cyber offering are:

- Costs involved with a regulatory proceeding relating to the violation of a Privacy Law, including penalties (where insurable)
- Coverage for Business Interruption
- Coverage for "Cyber Extortion" incidents
- Third party liability for privacy breaches
- First Party data protection
- Website media content liability

How to Apply

Contact a BMS broker today for more information or to apply for coverage.

BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3
Toll Free: 1-844-517-1371
Email: cao.insurance@bmsgroup.com

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS). For more information on the coverage please contact us.

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| Policy Aggregate Limit | \$1,000,000 |
| <i>But sub limited to:</i> | |
| Regulatory Defence and Penalties | \$250,000 |
| PCI Fines, Expenses and Costs | \$100,000 (if PCI compliant) |
| Cyber Extortion | \$100,000 |
| Data Protection Loss | \$100,000 |
| Business Interruption Loss | \$100,000 |
| Forensic Expenses sublimit: | \$25,000 |
| Dependent Business sublimit: | \$10,000 |
| Aggregate Limit for all Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses combined | \$250,000 (in addition to Policy Aggregate Limit) |
| Notified Individuals | 100,000 Business/5,000 Individual |
| Each Claim Retention | \$1,000 |
| Privacy Breach Response Services: 1. Notification Services, Call Center Services, and Breach Resolution and Individuals Mitigation Services for each incident involving at least 2. Computer Expert Services, Legal Services and Public combined Relations and Crisis Management Expenses | 100 Notified \$1,000 |
| Each Extortion Threat | \$1,000 |
| Each Security Breach | \$1,000 |
| Waiting Period | 8 hours |
| Optional: Fraudulent Instruction The Fraudulent Instruction Endorsement provides coverage for loss resulting directly from the Insured having transferred, paid or delivered money as a direct result of fraudulent instructions. | \$25,000 from \$175 Additional Premium \$100,000 from \$250 Additional Premium |
| Cost | \$98 (Individuals) Starting at \$575 (Businesses) |

Please note: All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.