



Professional Liability

Cyber Suite

Cyber and Security Coverage for Law Firms

Computers, networks and electronic data are essential to how lawyers do business. Reliance on digital tools brings serious cyber risks, like hacking and data breaches. Lawyers are particularly enticing targets for cyber thieves because they maintain personally identifying information about their clients.

Now more than ever, getting comprehensive cyber protection in place is critical.

Benefits of Cyber Suite



- Cyber Suite is comprehensive coverage with multiple layers of insurance defense against the complex, ever-evolving cyber risks that lawyers face every day.



- Coverage helps insureds respond to Payment Card Industry (PCI) Fines and Penalties, Misdirected Payment Fraud, and Computer Fraud.



- Insureds have access to experts who can help with recovering from cyber extortion and data breaches.



- Claims are managed by experienced and dedicated cyber claim specialists with industry knowledge.

Highlights of Coverage, Terms and Conditions

Cyber Suite includes nine available coverages to help law firms affected by data breaches and cyber attacks:

- **Data Compromise Response Expense Coverage** - designed to provide the resources to respond to a breach of personal information
- **Computer Attack Coverage** - designed to provide resources to respond to a computer attack
- **Cyber Extortion Coverage** - designed to respond to an extortion threat
- **Misdirected Payment Fraud** – designed to provide reimbursement for the amount fraudulently obtained from the insured as a result of a wrongful transfer event
- **Computer Fraud Coverage** - designed to provide reimbursement for the amount fraudulently obtained from the insured as a result of a computer fraud event
- **Data Compromise Liability Coverage** - designed to provide defense and settlement costs in the event of a suit related to a breach of personal information
- **Network Security Liability Coverage** - designed to provide defense and settlement costs in the event of a suit alleging that a system security failure on the part of the insured caused damage to a third party
- **Electronic Media Liability Coverage** - designed to provide defense and settlement costs in the event of a suit alleging that the insured infringed on a copyright or trademark, defamed a person or organization, or violated a person's right to privacy
- **Identity Recovery Coverage** - designed to provide owners of the insured business with case management service and financial resources to recover control of their identities after an identity theft

Claim Examples



Scenario 1

A burglar broke into a law firm and stole a computer with the records of 800 clients. The records included clients' personally identifying information. Clients were urged to contact their banks and place fraud alerts on their credit files.

Total cost of notification and services: \$28,000

Scenario 2

A law firm administrator received a strange pop-up on her laptop. A ransomware virus locked the system until an extortion demand was paid. After consultation with the insurance carrier, the insured decided to pay the demand of \$600 to unlock the system.

Total cost of extortion and system remediation: \$2,400

Scenario 3

Oliver, the Office Manager of XYZ Law Firm, received an email from Digital Marketing Services (DMS) requesting that XYZ Law Firm update the ACH information for its \$12,000 monthly advertising payment. Oliver updated the ACH information as requested. Several weeks later, XYZ Law Firm received a collection notice from DMS for nonpayment. While researching the payment history, XYZ Law Firm discovered that the email that had appeared to come from DMS was actually from a cybercriminal posing as DMS and deceived XYZ Law Firm into diverting the \$12,000 payment to the cybercriminal's bank account. XYZ Law Firm reported the incident to the police and its insurance agent. The incident triggered the Misdirected Payment Fraud coverage, which was subject to a \$1,000 deductible and a \$10,000 sublimit per occurrence such that XYZ Law Firm recovered \$10,000.

Total reimbursement cost of misdirected payment fraud: \$10,000.

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Risk Management

Access to eRiskHub®, a risk management portal designed to help lawyers prepare and respond effectively to data breach and cyber attacks.

- Key features of the eRiskHub® portal include: an incident response plan roadmap, online training modules, risk management tools to manage data breaches, a directory for external resources, current articles from industry resources, best practices and white papers.

Limits of Liability and Deductibles

Limits:

Cyber Suite is subject to an aggregate limit. Limit options range from \$50,000 up to \$1,000,000. Sublimits for certain coverages also may apply.

Deductibles:

Cyber Suite deductibles range from \$1,000 up to \$10,000 per occurrence, depending on limit option selected.

We're Here to Help

Your clients count on you to keep them protected from today's risks and challenges. You can depend on us to keep them up to date with contemporary coverage and services and keep you a step ahead of the competition.

Contact your broker today for more information about Cyber Suite

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