

**PRIVACY//403 SRVS<sup>SM</sup> PRO****Coverage for Liability and Other Expenses Associated with Professional Services and the Compromise of Sensitive Information and Information Systems**

Privacy//403 SRVS<sup>SM</sup> PRO builds on the *Privacy//403 Specified Response Vendor Solution* product through the addition of professional services coverage. The combined coverage eliminates the hassle of obtaining separate policies for exposures that can be appropriately addressed on a single policy, thereby eliminating potential coverage gaps associated with a multi-form approach. The policy includes tailored professional services coverage that blends seamlessly with our privacy and network security language.

**PRODUCT HIGHLIGHTS**

Liability Coverages include:

- **Professional Services Liability Coverage:** Tailored coverage for professionals to address specific risks associated with their business.
- **Other Liability Coverage:** Privacy; Network Security; Media
  - Full limits for Regulatory Defense, Fines and Penalties

Pay-on-Behalf-of Coverages include:

- **Additional Limit for Notification & Credit Monitoring Costs\*** for a client-specified number of individuals — alleviates the guesswork and eliminates the need to translate a traditional dollar amount.
- **1st Dollar Incident Evaluation and Breach Consultation Coverage\***

\* *Specified Vendor Approach provides turnkey access to an industry-leading set of breach response specialists. Key vendors include Mullen Coughlin, AllClear ID, and NetDiligence.*

Reimbursement Coverages include (all available at full policy limits):

- **Public Relations Expenses**
- **Network Extortion Coverage**
- **Data Forensic Expenses**
- **International Notification Costs**

**LIMITS**

- Primary and Excess up to \$25 million aggregate limit.
- Additional Limit for Notification and Credit Monitoring Costs for a client-specified number of individuals

**ALLIED WORLD//FrameWRX<sup>SM</sup> AT NO ADDITIONAL COST**

Policyholders receive access to **FrameWRX** (pronounced *Frame Works*) – a proactive and practical cyber risk management solution, with services that enhance cyber security readiness and the ability to respond to an event.

**TARGET MARKET**

The Privacy//403 SRVS PRO policy is specifically designed for middle and large market companies providing technology, consulting, and other professional services across hundreds of industry classes and sub-classes.

**BUILT FOR FLEXIBILITY**

The Privacy//403 SRVS PRO policy, while providing turnkey access to top vendors in the privacy and network security space, also provides clients with tremendous flexibility. Not only can clients select the maximum number of individuals to whom notification and credit monitoring services would be provided, but they can also choose their own vendor by opting out *during the policy period*. If for any reason a client chooses to select a vendor other than AllClear ID, and they notify Allied World subject to the policy conditions, they will not lose coverage for notification and credit monitoring expenses. However, such coverage will be subject to, and part of, the policy aggregate limit of liability, rather than the additional limit for the client-specified number of individuals noted above.

**HOW BREACH RESPONSE WORKS ON THE PRIVACY//403 SRVS PRO POLICY**

When a breach occurs, policyholders benefit from the expert Breach Consultation services of Mullen Coughlin. Led by John Mullen, his team of specialists has handled thousands of breaches and will provide policyholders with immediate, proactive assistance in navigating through privacy laws, regulatory response, media communications, notification letter content, vendor selection and other issues integral to incident evaluation and response.

Working closely with Mullen Coughlin, AllClear ID executes core elements of the response effort, including notifying the breached population, establishing a call center, automatically enrolling all members of the breached population in identity theft repair services, and providing them with optional access to triple-bureau credit monitoring services.

**CONTACT**

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Rated "A (Excellent)" by A.M. Best Company

Rated "A (Strong)" by Standard & Poor's

Rated "A2" by Moody's

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