



A Risk Strategies exclusive, Cyber Resolute helps protect against direct expenses incurred responding to and recovering from a data security incident, and any associated legal costs and liability. It also provides turn-key access to cyber risk analysis technology that identifies areas of improvement to limit the potential and severity of a data security incident.

Breach Response



- Access to pre-approved legal counsel for advice on data security incident response. Coverage for costs to retain additional response experts including forensics consultants, public relations consultants, and vendors to notify affected individuals and offer credit monitoring.

Cyber Extortion



- Coverage for costs to investigate a ransomware attack and pay extortion demand in digital currencies.

Network Interruption



- Reimburses net income loss and expense incurred restoring operations due to unplanned outage of your own systems or those of vendors you are reliant upon.

Data Restoration Expense & Property Damage



- Coverage for costs to restore or replace data damaged by a data security incident
- Coverage to replace hardware if more cost effective than repairing damaged equipment

Reputational Damage



- Reimburses lost net income due to reputational effects of adverse media attention from a data security incident

Liability Coverage



- **Litigation:**
 - Coverage for defense costs, damages, and settlements arising out of litigation stemming from a data security or privacy issue, or intellectual property infringement.



- **Regulatory:**
 - Coverage for defense costs and fines and penalties arising out of an investigation by a regulatory body due to an alleged violation in state, federal, or international privacy law.



- **Payment Card Brands:**
 - Coverage for defense costs and contractual fines and penalties levied by the payment card brands arising out of a data security incident

Cyber Crime



- Coverage for loss of funds due to receipt of fraudulent instructions or unauthorized access

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