



## CYBER RESOLUTE™ COVERAGE OVERVIEW

### 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

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- 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

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

### Network Interruption

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- 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

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- 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

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

## Litigation Coverage

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- **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

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

## Why Choose Risk Strategies?

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When you're facing the most pressing business challenges, maximizing your success starts with the right partner. At Risk Strategies, you get a dedicated risk management consultant and partner with in-depth industry knowledge and 25 specialty practices.

We aren't just insurance professionals - we are industry insiders. In addition to our own comprehensive range of solutions and breadth of knowledge, we are able to connect our clients to a comprehensive network of partners to provide the highest class of protection and response services. We take a holistic view as a consultative risk management partner: the right solution for a given client may not even include insurance, and if it does, we do not view a policy alone as the solution. With our team you will also receive risk management counsel and a strong incident response plan. We ensure that our clients are always equipped to make the most educated, data-informed decisions to manage their risk at the best possible value.

### ABOUT RISK STRATEGIES

Risk Strategies is a specialty national insurance brokerage and risk management firm offering comprehensive risk management advice and insurance and reinsurance placement for property & casualty, employee benefits, and private client risks. With 25 specialty practices, Risk Strategies serves commercial companies, nonprofits, public entities and individuals, and has access to all major insurance markets. Ranked among the top brokers in the country, Risk Strategies has over 100 offices including Boston, New York City, Chicago, Toronto, Montreal, Grand Cayman, Miami, Atlanta, Dallas, Nashville, Washington DC, Los Angeles and San Francisco. [riskstrategies.com](http://riskstrategies.com)

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