

Simple Cyber

Crum & Forster wants to make cyber insurance and cyber security easy for you. To do this, we've developed a simple cyber insurance policy that provides broad protection for existing and evolving cyber security risks. In addition to financial protection, we also provide important services to help protect your firm. This starts with assistance to help you identify the core cyber security practices to protect your firm. This extends to 24/7 access to the Crum & Forster Cyber Assistance Center, so you have access to immediate help if something does go wrong.

> COVERAGE HIGHLIGHTS

- \$0 retention for legal services*
- Cyber Liability coverage including Payment Card Industry (PCI) liability and Regulatory Defense/Penalties coverage
eCrime/social engineering loss limits up to \$250,000
- Business interruption coverage including systems failure
- 24/7 access to the Crum & Forster Cyber Assistance Center
- Common triggering definition for core cyber coverage parts to prevent gaps in coverage between first and third party coverage parts.
- Multimedia Liability coverage
- Contingent BI/PD coverage, and contingent damage to computer equipment.

* When services are recommended by the C&F Cyber Response Team and the insured agrees to utilize vendors nominated by the C&F Cyber Response Team.

> AVAILABLE COVERAGES

First Party

Breach Costs

Coverage for the costs to evaluate and respond to a cyber event discovered during the policy period.

eCrime Loss

Indemnification for direct financial loss from an eCrime Event.

First Party Loss

Indemnification for loss resulting from a cyber extortion event or a covered business interruption event, including the unintentional and unplanned interruption of a computer system. Coverage also extends to the cost to repair or replace computer hardware or equipment that is damaged or impaired and must be replaced.**

** When not covered by a property insurance policy.

Third Party

Cyber Liability

Covers legal liability costs, including defense expenses, resulting from a covered cyber event. Coverage includes regulatory defense and penalties as well as Payment Card Industry (PCI) liabilities.

Multimedia Liability

Covers legal liability costs, including defense expenses, resulting from materials published or broadcast by the insured due to claims such as disparagement or copyright/trademark infringement.



Why Crum & Forster?

With a proud history going back to 1822, Crum & Forster provides specialty and standard commercial lines insurance products through our admitted and surplus lines insurance companies.

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$26.5 billion in revenue
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Claims specialization

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