



INFORMATION RISKS ARE GROWING

Upscale buildings and restaurants rely on computer systems and the information that is stored in them. This includes data on residents, applicants for residency, customers and employees which can be stolen, electronically “hacked” or lost through accidental or inadvertent release. When a breach occurs, businesses should be able to notify all individuals affected, effectively communicate in accordance with state notification laws and provide credit monitoring assistance and identity restoration case management to those affected by the breach.

DATA BREACH & CYBER ATTACK CASE SCENARIOS

An upscale family style restaurant was hacked by a former employee whose passwords were not changed upon termination. After the hacking, the insured’s computers acted strangely and large amounts of data appeared to have been deleted. This computer attack required an outside IT firm to recover the electronic data and repair the damage to the computer system at a cost of \$33,200.

A box of resident forms that contained the names, addresses and Social Security numbers of 2,600 individuals was stolen from a condominium building office. This personal data compromise breach required notifying and providing credit monitoring assistance to those affected by the breach at a cost of \$91,000.

An employee of an upscale residential rental office installed peer-to-peer file sharing software on an office computer. Identity thieves manipulated the peer-to-peer software to access the private records of 2,000 individuals. The coverage paid \$70,000 for the cost to notify the affected individuals and provide credit monitoring assistance.

Identity thieves used card skimmers at a fine dining restaurant to steal the credit card numbers of 550 customers. The coverage paid \$15,000 for the cost to notify the affected individuals and provide credit monitoring assistance.

Data Compromise coverage is designed to help our customers respond to the financial burden and service obligations of a personal data breach

RESPONSE EXPENSE COVERAGE

Data Compromise coverage pays for first-party expenses in responding to a personal data breach. Coverage also pays for outside legal counsel review, forensic IT review, notifications to affected individuals, credit monitoring and identity restoration services to affected individuals.

DEFENSE & LIABILITY COVERAGE

Coverage is offered for legal defense and liability costs for actions brought by one or more affected individuals or government entities on behalf of the affected individuals.

COVERED EVENT

Includes theft of electronic files, theft of physical files, accidental loss or release and voluntary release due to fraud.

COVERED TRIGGER

Discovery of breach by the insured.

LIMIT AND DEDUCTIBLE

Response Expense limit options start at \$100,000 annual aggregate per account. Higher limits are available upon request.

Response Expense \$100,000 annual aggregate per account:

Sublimits: Any single Personal Data Compromise, subject to account annual aggregate:

Forensic IT review	\$10,000
Legal review	\$10,000
Named malware	\$50,000
Public Relations service	\$5,000

\$2,500 deductible each Personal Data Compromise

Defense and Liability \$100,000* annual aggregate per account:

Sublimits: Named malware \$50,000 per Data Compromise Suit

\$2,500 deductible each Data Compromise Suit

**Sublimits and deductibles for Response Expense and Defense and Liability Coverages may change with higher limits.

*In Arkansas, Louisiana, Montana, New Hampshire, Oklahoma, South Dakota, Rhode Island, and Vermont, the \$100,000 Defense and Liability Limit is replaced with a \$50,000 Liability Limit and a \$50,000 Defense Limit.



CYBERONE™ INSURANCE

When the computer systems of a business experience a virus or other computer attack, their bottom line and reputation can be significantly impacted. CyberOne™ coverage helps pay for the costs associated with restoring data and computer systems as well as protect against third-party liability that may arise from a failure of a system security.

COMPUTER ATTACK COVERAGE

CyberOne™ coverage pays for data restoration from electronic sources and systems restoration.

Additional coverage that includes data re-creation from non-electronic sources, business interruption, and public relations services is available upon request.

NETWORK SECURITY LIABILITY COVERAGE

In the event of a network security liability suit as defined by the policy, CyberOne™ covers costs of defense, settlement and judgment. Defense is provided within the coverage limits.

Additional coverage that includes coverage triggered by a breach of third party business data is available upon request.

LIMIT AND DEDUCTIBLE

Computer Attack \$100,000* annual aggregate limit per account \$5,000 deductible per occurrence

Network Security Liability \$100,000* annual aggregate limit per account

\$5,000 deductible per occurrence

*In Arkansas, Louisiana, Montana, New Hampshire, Oklahoma, South Dakota, Rhode Island, and Vermont, the \$100,000 Defense and Liability Limit is replaced with a \$50,000 Liability Limit and a \$50,000 Defense Limit.

RISK MANAGEMENT PORTAL

As part of Data Compromise and CyberOne™ coverages, access to eRisk Hub® is provided as a complimentary service. eRisk Hub® is an online cyber risk portal that equips you with resources and risk management tools to help plan and be prepared to respond should a data breach or computer attack happen to you. With a response plan and instant access to informative resources, you will be ready to more efficiently and cost-effectively respond to and recover from a data breach or computer attack.

KEY FEATURES OF THE ERISK® HUB PORTAL

Incident Response Plan Roadmap: Includes suggested steps to take following a network or data breach incident

Online Training Modules: ready-to-use training on privacy best practices and Red Flag Rules

Risk Management Tools: assists in managing cyber risks including a self-assessment and state breach notification laws

News Center: cyber risk stories, security and compliance blogs, security news, risk management events, and helpful industry links

Learning Center: best-practices articles, white papers and webinars for leading technical and legal practitioners

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ABOUT CLERMONT SPECIALTY MANAGERS

Clermont was organized in 1986 as the Habitational Insurance Division of Firemen's Insurance Company of Washington, D.C., to provide package policies for upscale condominiums and cooperative apartment buildings in New York City.



Today Clermont is an insurance provider that offers its customers commercial Multi-Peril coverage, including Systems Breakdown, Mono-line General Liability (for the habitational segment) and Umbrella (for the restaurant segment).

RATING HIGHLIGHTS

Clermont Specialty Managers underwrites on behalf Admiral Indemnity Company and Clermont Insurance Company, both rated A+ (Superior) Financial Size Category XV by A.M. Best Company and are both member companies of W. R. Berkley Corporation.

CLAIMS HANDLING

Our claim operation is staffed with seasoned dedicated professionals. We uphold a standard of prompt and fair settlement of claims and treat our insureds and their brokers in a partnership like matter.

Our success is attributed to our areas of expertise and familiarity with the nuances of our core book and our close relationships with our clients. We know the jurisdictions in which we operate and are well acquainted with the role of the client in a claim situation. We seek every effort to make the claim process as seamless as possible to fully protect your interest.

ABOUT W. R. BERKLEY CORPORATION

W. R. Berkley Corporation, founded in 1967, is one of the nation's premier commercial lines property casualty insurance providers. Each of the operating units in the Berkley Group participates in a niche market requiring specialized knowledge about a territory or product. Our competitive advantage lies in our long-term strategy of decentralized operations, allowing each of our units to identify and respond quickly and effectively to changing market conditions and local customer needs.

This decentralized structure provides financial accountability and incentives to local management and enables us to attract and retain the highest caliber professionals. We have the expertise and resources to utilize our strengths in the present environment, and the flexibility to anticipate, innovate and respond to whatever opportunities and challenges the future may hold. For more information about W. R. Berkley Corporation please visit www.wrberkley.com.



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