

EXCLUSIVE: Currently available only to Chubb's PAC producers—a timely new product to offer your clients

CyberSecurity By ChubbSM—Insuring Cyber Exposures for Businesses of All Kinds

HEADLINE NEWS

TIME WARNER: Lost unencrypted computer backup tapes containing sensitive information from as far back as 1986 about 600,000 people, including Social Security numbers.

OHIO UNIVERSITY: Faces a class-action lawsuit filed by two alumni whose personal data were among those accessed when hackers broke into OU's computer system.

DSW SHOE WAREHOUSE: Announced that thieves had accessed 1.4 million credit card numbers, checking account numbers, and driver's license information of about 96,000 customers.

CHOICEPOINT, INC: Announced that a fraud ring had gained access to approximately 145,000 records containing personal and financial information about consumers from the company's database. Subsequent reports indicated this was not the first such security breach at Choicepoint, an information broker.

Source: ConsumersUnion.org, Nonprofit Publisher of Consumer Reports

Crimes like these happen almost every week.

DID YOU KNOW THAT...

- Privacy legislation in some states may require notification of every affected individual?
- The costs associated with handling these incidents (notifying customers, changing account numbers, subscribing to credit monitoring services) can be significant—up to \$30 or more per customer, multiplied by potentially thousands, if not millions, of customers?
- Your clients don't even have to be the target of hackers—old-fashioned events like loss of physical property (like computer tapes) may result in identity theft.

WHAT CHUBB'S NEW PRODUCT PROVIDES

Our core “CyberLiability” insuring clause offers coverage for:

- **DISCLOSURE INJURY**, including suits by customers of your clients arising from a system security failure that results in the unauthorized access to or dissemination of private information on the Internet.
- **CONTENT INJURY**, including suits arising from intellectual property infringement, trademark infringement, and copyright infringement.
- **REPUTATIONAL INJURY**, including suits alleging disparagement of products or services, libel, slander, defamation, and invasion of privacy.
- **CONDUIT INJURY**, including suits arising from system security failures that result in harm to third-party systems.
- **IMPAIRED ACCESS INJURY**, including suits arising from a system security failure that results in your clients' systems being unavailable to customers.



Optional insuring clauses:

- **BUSINESS INTERRUPTION**, including first dollar extra expense.
- **E-THREAT**, including the cost of a professional negotiator and ransom payment.
- **PRIVACY NOTIFICATION EXPENSES**, including the cost of credit monitoring services for affected customers.
- **E-VANDALISM EXPENSES**, even when the vandalism is caused by an employee.
- **CRISIS MANAGEMENT AND REWARD EXPENSES**, including the cost of public relations consultants.

WHAT CAN YOU EXPECT FROM CHUBB?

- Exclusive access
- Dedicated underwriters
- Free online network security assessment