



Zurich Integrated Products Zurich Security and Privacy Protection policy

Systems failures, malicious attacks, careless employees, property theft: all contribute to the vulnerability of any business that handles private and confidential data. It is a daily occurrence and can affect companies of all types and sizes.

These exposures can be particularly damaging for small to mid-size companies, especially if relevant risk management practices and procedures are not in place. The consequence of data breaches cost today's business owners an average of \$6.6 million per incident, and this cost is on the rise.¹

Zurich Integrated Products (ZIP) can help mitigate these risks. With Zurich's new solution for security and privacy risks, combined with ZIP's broad understanding of the security risk environment and our specialized knowledge of small- to mid-size businesses, we can help pinpoint vulnerabilities and identify the gaps in coverage.

Zurich's enhanced Security and Privacy Protection policy offers:

- **Third-party coverage**
 - Security and Privacy Liability coverage, which includes limited coverage for regulatory proceedings defense costs
 - Internet media liability coverage (available as an option)
- **Privacy breach costs coverage (available as a first-party coverage option)**
 - Certain forensic investigation expenses of a company's computer system to determine the cause or extent of a privacy breach
 - Certain legal and public relations expenses

- **Other first-party coverages (available as options)**
 - Business income loss and dependent business income loss coverage, digital asset replacement expense coverage and cyber extortion threat and reward payments coverage

Our easy-to-read, concise form offers numerous advantages, including:

- Liability coverage extends to service providers of the insured and anyone else for whom the insured is legally responsible
- Right and duty to defend (except for a Regulatory Proceeding)
- Definition of "Insured" includes independent contractors
- Final adjudication and non-imputation clause for the Fraud exclusion
- 50/50 hammer clause includes defense and damages
- Worldwide coverage where legally permissible
- Bodily injury exclusion has a carveback for privacy events

Powerful resources

eRisk Hub

As an added service to support our customers' data security efforts, each customer that purchases Zurich Security & Privacy Protection is provided, at no additional cost, access to the NetDiligence eRisk hub Web-based referral portal. The eRisk Hub is a Web-based resource for prevention of breaches and for recovery services, should a breach occur.

With eRisk, customers have access to relevant news, studies, best practices and practical education on topics

For more, call:
866-683-5996
to speak to your
ZIP Financial Lines contact.

¹ Ponemon, Dr. Larry, "Fourth Annual US Cost of Data Breach Study" Ponemon Institute (January 2009)

ranging from law enforcement to public relations and much more. Customers also receive up to one hour of consulting time with NetDiligence professionals and their program partners.

Examples of the valuable information customers will find to help them prepare for – and react to – a data breach, include:

- **News Center** features cyber risk information, such as recent data breaches, latest virus alerts, blog posts from experienced professionals and a global attack map, identifying high-risk regions.
- **Incident Roadmap** explains different aspects and possible solutions related to data breaches; necessary contact information to report incidents.
- **Risk Manager Tools** provide users various methods to identify cyber risks; includes forms, calculator and eRisk assessment.
- **Learning Center** offers range of articles, from information technology to risk management to legal issues.

Specialized vendors

Zurich's engagement with specialized vendors offers support that complements insurance coverage. Resources may help customers with:

- Efforts to prevent breaches by security compliance assessments to ascertain whether a company's systems comply with regulations and generally accepted security standards.
- Recovery services in response to a breach focusing on forensic analysis, notification and regulatory documents filing.

- Making available information about credit monitoring services and recovery services for those affected by identity theft.

Specialized knowledge of critical markets

ZIP also addresses the unique needs of a number of specific markets through our specialized teams in areas, such as:

- Specialty Errors & Omissions
- Commercial Retail
- Healthcare
- Technology
- Consulting
- Professional Services
- Data Processing

Financial stability of Zurich *

In the current market, the financial stability of the insurer is more important than ever. Zurich American Insurance Company is rated A (stable) by A.M. Best.

Zurich HelpPoint: Zurich "delivers when it matters" is at the core of our customer-centric way of doing business.

* Ratings as of September 30, 2009. See ratings section at www.zurichna.com for information on Zurich American Insurance Company.

Zurich Integrated Products

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Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Risk Engineering services are provided by Zurich Services Corporation.

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