

# DATA COMPROMISE + CYBERONE COVERAGE

Computer viruses are a growing problem, and a cyber-attack can impact a business' bottom line. System and data recovery can result in lost income. What's more, liability from insufficient systems security can lead to expensive litigation. Businesses are also vulnerable to data breaches by computer hackers, or data can be lost through an accidental or inadvertent release. To help protect your insured's business from these threats, Alaska National, through our partnership with Hartford Steam Boiler, will be offering comprehensive **Data Compromise + CyberOne Coverage**. We will also be offering a free online portal that equips businesses with risk management tools to help plan and be prepared should the unexpected happen.

Alaska National is committed to helping insureds stay protected from cyber threats and data breaches. For more information about our new comprehensive **Data Compromise + CyberOne** coverage, contact your Alaska National Underwriter today.



SERVICE LEADER IN COMMERCIAL INSURANCE

## DATA COMPROMISE COVERAGE

Businesses and institutions have a responsibility to safeguard the data of clients, employees, and others. Businesses are vulnerable to hackers, thieves, and dishonest employees, or even an inadvertent or accidental data release. Data Compromise coverage is designed to help businesses investigate a data breach, notify individuals, and provide credit monitoring, case management and other services that help prevent identity theft and fraud following a breach of personal information. Our Data Compromise coverage includes:

### First Party Coverage

(\$250,000 limit, with higher limit options available)

- Expense payments related to responding to a personal data breach, including notifying affected individuals and costs to provide support services:
  - Forensic IT Review Coverage (\$25,000 sublimit)
  - Legal Review Coverage (\$25,000 sublimit)
  - PR Services (\$5,000 sublimit)
  - Regulatory Fines and Penalties (\$25,000 sublimit)
  - PCI Fines and Penalties (\$25,000 sublimit)

### Third Party Coverage

(\$250,000 limit, with higher limit options available)

- Protection from lawsuits filed by affected individuals, including:
  - Malware-related Compromise Coverage (\$50,000 sublimit)

## CYBERONE COVERAGE

In the event of a computer attack, **CyberOne helps** cover the costs associated with restoring software and recovering data. This coverage also protects against third-party liabilities a business might have as a result of a failure of system security:

### First Party Coverage

(\$250,000 limit, higher limit options available)

- Unauthorized person(s) gaining access to the computer system
- Malware attacks
- Denial of service attacks

In the event of a computer attack, CyberOne pays for \$250,000 limit, higher limit options available, some items subject to sublimits

- Data Restoration
- Data Recreation from non-electronic sources (\$12,500 sublimit)
- Public Relations (\$5,000 sublimit)
- Cyber Extortion expenses (\$25,000 sublimit)

### Third Party Coverage

(\$250,000 limit, higher limit options available)

- Breach of third-party business data
- Unintended propagation of malware
- Denial of service attack in which the insured unintentionally participated
- In the event of a network security liability suit, CyberOne covers costs of defense, settlement, and judgement

# DATA COMPROMISE + CYBERONE COVERAGE

## How can a business prepare for a cyber-attack?

Along with our Data Compromise and CyberOne Coverage, Alaska National, through our partnership with Hartford Steam Boiler, also offers our **eRiskHub Risk Management Portal**.

Alaska National is committed to helping insureds stay protected from cyber threats and data breaches. For more information about our new comprehensive **Data Compromise + CyberOne** coverage, contact your Alaska National Underwriter today.

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### Serious Exposure

Small and mid-sized organizations are vulnerable to data breaches by computer hackers, thieves, and dishonest employees or data can be lost through an accidental or inadvertent release. Yet many organizations lack the resources to respond effectively.

Concerns about data breaches are so great that now most states have laws requiring organizations to notify affected persons. And federal legislation with similar mandates is pending.

### Business Reputation Coverage

Beyond these requirements, an organization that experiences a data breach needs to protect its own reputation.

In the event of a data breach, a business must be able to notify all parties that were affected by the breach, communicate effectively the scope of the possible damage, and provide credit monitoring assistance and identity restoration case management to those impacted. In addition, it may also face legal defense and settlement costs if an action is brought against them because of a breach.

When a business suffers a virus or other computer attack that damages operational data and systems, it is crucial to recover data and restore systems as quickly and thoroughly as possible. Weaknesses in a business's own computer security can also cause damage to third parties, leading to costly litigation.

Alaska National's Data Compromise + CyberOne coverage allows insureds to respond to the financial burden and legal obligations after a data breach. Our coverage also provides the resources necessary for data recovery after a computer attack, the restoration of damaged computer systems, and covers lost business income and public relations costs.

### Had a Breach?

This portal is designed to provide you with news, information, and tools that you can use to help mitigate the potential of breach of personal identifying information. However, in the event that your organization suffers a breach, the first step is to contact us to report a claim. From there, we will work with you to understand the extent and scope of the breach, explain your coverage, and respond to the breach.

To report a claim, please contact your independent agent directly.  
If your agent is not available, please call us at: 866.799.2642

**Please do not engage any service providers listed in this portal until we have had an opportunity to discuss the circumstances of the claim with you.**

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## What is eRiskHub?

Our free online portal allows you to better understand your risks and establish a response plan to manage the costs and minimize the effects of a breach or cyberattack. Creating response plans will help equip your business with risk management tools you need to help you plan and prepare.

- **Incident Response Plan Roadmap** – including suggested steps to take following a network or data breach
- **Online Training Modules** – ready-to-use training for business owners
- **Risk Management Tools** – assist in managing your breach and cyber risks, including a self-assessment and guide to state breach notification laws
- **News Center** – keep up-to-date with cyber risk stories, security and compliance blogs, news, and more
- **Learning Center** – articles, white papers, webinars, and more from leading technical and legal practitioners
- **eRiskHub Resources** – a directory of external resource with expertise in pre- and post-breach disciplines
- **TechQ** – a HelpDesk for businesses, offering assistance for a wide range of technology issues from virus removal, to internet connectivity problems, even setting up a wireless network

**To access the eRiskHub**, please visit: <https://eriskhub.com/alaskanational/>  
If you do not have an access code, please contact your underwriter.