

# Built-In Information Security Protection (Cyber)

In today's privacy conscious world, any company can be affected by a breach of sensitive customer or employee information.

CHUBB



The loss of a single laptop can turn into a public relations disaster destroying not only a corporate brand but also the balance sheet.

## **Chubb Agribusiness Offers Liability Solutions**

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Because we recognize that every business is exposed to the risk of cyber threats in today's world, Chubb Agribusiness offers built-in Information Security Protection (Cyber) coverage with every Commercial Ag policy quote.

This innovative coverage option offers protection from privacy liability arising out of lost computer equipment, network security breaches and human errors. It even covers companies from mistakes made by outside service providers.

Our built-in Information Security Protection (Cyber) coverage option is an example of the kind of protection and level of service that sets Chubb apart from the competition.

## **Why Cyber Security Protection?**

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- As the number of highly publicized cyber attacks has increased in recent years, the demand for cyber security insurance has escalated rapidly. Businesses of all sizes and across every industry are threatened by an evolving array of privacy exposures and other network risks.

## **Are Ag-Related Businesses at Risk?**

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Yes, any company that manages sensitive customer or employee information, third party corporate information, has a computer network or a website is susceptible to a security breach.

## **Why Chubb?**

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At Chubb Agribusiness you get the advantage of working with experts who understand the exposures of the agricultural industry partnered with Chubb USA's dedicated resources in the specialized privacy and network security market.

Contact your Chubb Agribusiness underwriter or marketing representative for further information.

Chubb Agribusiness

## Coverage Overview

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### Security Breach Loss

- Covers loss that your client is legally obligated to pay, including defense expenses arising out of the acquisition by an unauthorized party of personal information held by your client in their computer system or in a non-electronic format.
- Limits of Liability: \$100,000/ \$250,000

### Replacement or Restoration of Electronic Data

- Covers costs to replace or restore electronic data incurred by your client after an incident of computer virus, malicious code or a denial of service attack.
- Limits of Liability: \$10,000

### Business Income and Extra Expense

- Covers the actual loss of your client's business income and/or extra expense directly resulting from an incident of computer virus, malicious code or a denial of service attack.
- Limits of Liability: \$10,000

### Security Breach Expense

- Covers expenses incurred by your client upon a security breach to investigate the cause, scope and extent of the breach and to provide services for parties affected by the breach such as post event credit monitoring costs.
- Limits of Liability: \$10,000

### Public Relations Expense

- Covers the fees and costs of a public relations firm to protect and restore your clients reputation resulting from a security breach or an incident of computer virus, malicious code or a denial of service attack.
- Limits of Liability: \$10,000

## Extortion Threats

- Covers the extortion expenses and ransom payments incurred by your client due to a threat to introduce a computer virus, malicious code or a denial of service attack; divulge proprietary or personal information or gain unauthorized access to your client's compute system.
- Limits of Liability: \$10,000

## Benefits

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- Policy is designed for companies of all sizes.
- Privacy coverage includes customer and employee information, personal information in any format, and network, as well as non-network security breaches.
- Data breach expenses include voluntary notification and expenses to comply with the consumer notification provisions of the applicable jurisdiction that most favours coverage.
- Definition of damages includes regulatory fines where permitted by law, a consumer redress fund, and punitive and exemplary damages (most favorable jurisdiction language)
- Higher limit available through Chubb Cyber Division.
- Access to Chubb's Data Breach Team: 800.817.2665

For more information call  
800.233.8347 or email us at:  
[ChubbProducts@ChubbAgribusiness.com](mailto:ChubbProducts@ChubbAgribusiness.com)

## Contact Us

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**Chubb. Insured.<sup>SM</sup>**

Data Breach Team service providers are independent contractors, and are not agents of Chubb. Chubb assumes no liability for any services rendered by a Data Breach Team service provider.

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