

# 10 REASONS WHY™

## CYBER SECURITY LIABILITY

### Ten Reasons to Choose Philadelphia Insurance Companies for Cyber Security Liability

1. First and Third Party protection in a comprehensive coverage form
2. First Party coverage includes Loss of Digital Assets, Non-Physical Business Interruption and Extra Expense, Cyber Extortion, Cyber Terrorism, and Security Event Costs
3. Third Party coverage includes Network Security and Privacy Liability, Employee Privacy Liability, and Electronic Media Liability
4. Covered Cause of Loss includes administrative or operational mistakes
5. Breach of Privacy coverage – includes damages resulting from alleged violations of HIPAA, state, federal, and foreign privacy protection rules
6. Customer Breach Notice Expense and coverage (via sub-limit)
7. Public Relations Expense coverage
8. Most favorable wording for punitive or exemplary damages
9. Electronic media peril broadly defined to include infringement of domain name, copyright, trade name, slogan, service mark on the internet or intranet site
10. Comprehensive Interruption Expenses coverage

#### MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

800.873.4552

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