



# Cyber Insurance Overview Product



## Highlights for Agents and Brokers

Our Commercial Cyber coverage gives your small business clients peace of mind in knowing they have the right coverage at an affordable price. This coverage helps prepare businesses for the complexities and nuances of data security—without the expense of hiring in-house expertise. Coterie has partnered with Cyberscout, a TransUnion Brand, to provide small businesses with education, protection and more.

Criteria	Qualification
Revenue	Up to \$5M
Employees	Up to 50 (15 for Contractors)

## Coverages Included in Coterie's Cyber Policies

### First-Party Expense Coverage

- Privacy Breach Expense Coverage
- System Compromise
- Extortion Threat
- Funds Transfer Fraud
- Payment Card Industry Violations
- Business Interruption (optional)

### Third-Party Cyber Liability Coverage\*

- Media Liability
- Network Security
- Data Compromise with Privacy and Regulatory coverage (including regulatory fines)

The Standard Aggregate inclusive of all coverages above is \$50,000, with optional limits available up to \$100,000.

## Coverages Included in Coterie's Cyber Policies

### These Coverages Include Additional Services:

- Comprehensive Cyber Claims handling
- Incident Response Services
  - Forensic consultation
  - Ransomware expertise
  - Breach consultation and management
  - Breach fulfillment services
- Complete Case Management
- Investigative and forensic services

### Cyberscout's Business Suite for Commercial Lines

Our online portal includes tools that can help reveal areas of concern and identify relevant best practices to ensure you are well-informed on avoiding a potential data breach incident, and the appropriate response if it occurs.

#### Resources include:

- Online Business Identity Vault
- Password manager
- Breach readiness templates, educational resources, and guidance
- Self-security assessment to help evaluate data risks facing your business
- Access to a dedicated resolution specialist to help with business identity restoration and protection
- Business mobile app

### Commercial Cyber Services

In the unfortunate event of a breach, Cyberscout's experts can help your clients develop a breach response strategy and incident management plan.

- **Breach Counseling:** help determine whether a breach has occurred and assess the severity of the incident
- **Crisis Management:** professional service in handling a breach
- **Notification Assistance:** help in preparing notification letters
  - that comply with regulatory requirements
- **Remediation Services:** recommendations on remediation services for impacted individuals
- **Thorough Documentation:** any remediation steps taken are well documented for historical verification

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