



CyberExcel

Customized Cyber Protection

CyberExcel

CyberExcel, a proprietary cyber insurance product, protects against data breaches, network business interruption, e-commerce trading exposures, crime as well as protection from media and intellectual property risk. The unique modular form allows you to pick and choose coverage based on your business needs. CyberExcel includes loss control education and training along with full post-breach crisis management assistance. All this backed by Lloyd's security, A.M Best rating of A and Fitch and Standard & Poor's rating of A+.

Market Leading Enhancements

- ✓ Reputational harm
- ✓ Breach response costs up to the full policy limits
- ✓ Computer crime, electronic theft and social engineering coverage
- ✓ Liability coverage extended to cloud providers and external vendors
- ✓ Notification without consent requirement
- ✓ Crisis management and brand reestablishment following a social media event from employees
- ✓ Coverage for rogue employees
- ✓ Programming and human error (systems failure)
- ✓ Worldwide jurisdiction
- ✓ No restriction for Delivered Programs
- ✓ Terrorism carveout

Services and Claims Response

- ✓ Immediate breach response assistance
- ✓ Notification, forensics and breach response services
- ✓ Legal services
- ✓ Event management services
- ✓ Call handling services
- ✓ Support, credit and identity theft services
- ✓ In the event of a claim or a privacy breach policy holders can immediately access counsel specified in their policy and seek advice from the IDT911, specialized breach response experts, at:

Identity Theft 911 Breach
Hotline open 24/7
Call: 1.800.493.0943
Email: breach@idt911.com
Attn: Mr. Eduard Goodman

CyberExcel Coverage Modules

Brown & Brown and Beecher Carlson create the best cyber-risk management solutions by allowing you to choose the coverage that best fits your needs.

Security & Privacy Liability

Provides coverage for an insured's failure to protect private or confidential information, network breaches and associated legal liability

Multimedia & Intellectual Property Liability

Provides coverage for an insured's liability arising from media, advertising and intellectual property risks

Technology Services

Covers any actual or alleged breach of duty, error or omission in the rendering of technology services

Misc Professional Services

Covers actual or alleged breach of duty, neglect, error or omission in the rendering of non technology professional services

Network Interruption and Recovery

Provides coverage for a company's own losses and rectification costs from network interruption or following a security breach

Event Support Expenses

Provides coverage for the costs of averting or mitigating public relations damage following a network event, including notification and offering of a credit monitoring service to individuals whose personal information may have been compromised

Privacy Regulatory Defense & Penalties

Provides coverage for an organization defending itself in the event of a regulatory action following a privacy breach or breach of privacy regulations

Network Extortion

Provides coverage to pay for an extortion threat against the insured's network

Electronic Theft, Social Engineering, Computer Fraud & Telecom Fraud

Provides coverage for loss of an insured's money or asset (including when such asset belongs to a third party) arising from sabotage, theft or phishing scams

Reputational Damage

Provides coverage for business income loss arising from loss of a services contract and reduction in brand value following a network event