

CLAIM SENARIO	RESULTING COSTS	APPLICATION INSURANCE COVERAGE DESCRIPTION	POLICIES THAT MAY AFFORD COVERAGE		
			BUSINESS OWNERS	A&E PROFESSIONAL LIABILITY	CYBER SECURITY LIABILITY
The insured is sued by a large group of parties as a result of a hacker successfully accessing the insured's telephone system and for a phishing scam where huge phone bills were incurred by the hacker, identify theft occurred and the scammer passed themselves off as the insured to defraud others.	Damages and defense costs for covered lawsuits.	Network and Information Security Liability	?	?	Yes
A lawsuit is brought against the insured alleging defamation and privacy breach from an employee's spontaneous conversation on social media about a competitor.	Costs for responding to regulatory claims stemming from the data breach.	Communications and Media Liability	?	?	Yes
A major data breach occurs that may involve hundreds of clients. Multiple states bring regulatory action against the insured requiring by law notification to their clients of a breach and the potential loss of confidence that clients and prospective clients have placed in your firm.	Costs for hiring a public relations firm to restore confidence or mitigate negative publicity generated from the incident.	Regulatory Defense Expenses	?	?	Yes
The insured's Chief Financial Officer has his laptop stolen while traveling. The laptop contains client records, including confidential property records and their personal contact information.	Costs for hiring a public relations firm to restore donor confidence or mitigate negative publicity generated from the incident.	Crisis Management Event Expenses	?	?	Yes
A disgruntled employee decided to change all administrator passwords to the computer systems which locked the entire company out of their systems. Repairing the problem required a \$500,000 IT security consultants bill to regain company access to its systems and data.	Costs for hiring a breach response firm to find and fix the breach, assist with notice requirements and expenses, provide credit monitoring and a call center for impacted individuals, and obtaining an ID Fraud policy for affected victims.	Security Breach Remediation and Notification Expense	?	?	Yes
A computer virus totally destroys the insured's operating system software and data.	Costs for repair and restoration of the insured's computer programs and electronic data.	Computer Program and Electronic Data Restoration Expenses	?	?	Yes
Unauthorized access is gained by a hacker to the insured's accounts payable in their computer system and alters the bank routing information on outgoing payments, resulting in hundreds of thousands of dollars transferred to third party bank accounts.	Direct loss of the insured's money, securities or other property.	Computer Fraud	?	?	Yes
An insured receives an email that appeared to be from a trusted source but was not. The insured's employee opened the email, which activated a computer virus that tracks key strokes from their computer. The hacker used this tool to obtain password information and make a fraudulent electronic wire transfer from the insured's bank account.	The insured's funds that were fraudulently transferred from its bank account.	Funds Transfer Fraud	?	?	Yes
The insured receives a series of threats of extortion that their computers will be hacked to obtain into confidential data and disclose it to the third parties.	Money or securities paid to the extortioner.	E-Commerce Extortion	?	?	Yes
An insured's computer system crashes due to a virus or hacking and the system is offline for an extended period of time while systems are restored. Damages include lost profits and continued operating expenses including ordinary payroll in order to retain employees.	The net proceeds that would have been earned (or net losses that would have been avoided) resulting from the computer system disruption.	Business Interruption and Additional Expense	?	?	Yes