

CYBER LIABILITY

Business Insurance by Motorists



TECHNOLOGY powers billing, scheduling, prospecting and so much more. Just like other tools your business uses to be successful, your digital operations and reputation need protection to ensure your company's long-term success.

Cyber Liability Coverage from Motorists Insurance Group is available for eligible Businessowners, Garage Liability and General Liability policies.

It's your reputation — protect it with Cyber Liability Coverage.

COVERAGE HIGHLIGHTS

Digital promotional materials

Covers digital materials that promote your products or services that libel, slander or violate another's privacy rights, trademarks or slogans.

Network security

Covers transmitting malicious code to another's computer system causing denial of service of a third party's computer system and the inability of a third party to access both the insured's and their own computer system.

Protected information

Covers your failure to safeguard protected information and actual or alleged violation of a privacy law.

Regulatory proceeding

Pays expenses resulting from a regulatory proceeding made against you concerning a violation of privacy.

Privacy breach

Pays the expenses associated with identity theft or unauthorized disclosure of private information. These expenses include the notification and monitoring expenses for the unauthorized use of private information. This coverage also pays the expenses charged by a public relations firm to minimize the harm to your good name.

This coverage summary is designed to highlight specific features of the Business Insurance by Motorists Program. This is not an insurance policy, nor does it become part of an insurance policy. For a complete statement of coverages and exclusions, please see the policy forms.



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BUSINESS INSURANCE BY MOTORISTS

Motorists Cyber Liability Coverage, serviced by CyberScout, formerly IDT911, provides coverage and services that help you prepare for the complexities and nuances of data security – without the expense of hiring in-house expertise.

CYBER COVERAGE SUMMARY

First- and third-party shared limits:

Third-party limit	First-party limit	Data replacement limit	Aggregate limit
**\$25,000	\$25,000	\$5,000	**\$25,000
*\$50,000	\$25,000	\$5,000	*\$50,000
*\$100,000	\$50,000	\$5,000	*\$100,000
*\$250,000	\$125,000	\$5,000	*\$250,000
*\$500,000	\$250,000	\$5,000	*\$500,000
*\$1,000,000	\$250,000	\$5,000	*\$1,000,000

*Subject to underwriting approval. **Standard coverage.

First-party privacy breach expense

Pays for notification, credit monitoring and legal fees. Pays the expenses charged by a public relations firm to minimize the harm to your business' good name. Identity theft or fraud resolutions services, cyber investigation expense and crisis management expense.

Coverage	Limits
Security breach expense	Yes
Notification and credit monitoring expense	Yes
Data compromise coverage	Yes
Identity recovery coverage	Yes
Data replacement	Yes, subject to \$5,000 limit
Deductible	\$1,000



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CYBER COVERAGE SUMMARY (continued)

Third-party liability

Coverage	Limits
Information security liability _____	Yes
Data privacy and network security liability _____	Yes
Data compromise _____	Yes
Network security wrongful act _____ (transmittal of virus to someone else)	Yes
Privacy breach liability _____ (theft of protected information)	Yes
Infringement of copyright, trade dress and meta tags _____ (media wrongful act)	Yes
Libel, slander and defamation (media wrongful act) _____	Yes

Privacy breach expenses

Coverage	Limits
Public relations expense _____	Yes, no sublimit applies
Crisis management expense _____	Yes, no sublimit applies
Cyber investigation expense _____	Yes, no sublimit applies
Forensic investigation expense _____	Yes, no sublimit applies
Forensic technology services _____	Yes, no sublimit applies

Regulatory proceeding

Coverage	Limits
Data privacy regulatory expense coverage _____	Yes
Regulatory defense expenses _____	Yes

Additional Coverages

Coverage	Limits
Business interruption (optional coverage) _____	First-party business interruption coverage (optional) up to \$100,000 limit; 24-hour waiting period.
Defense costs _____	Included within the limit of insurance