Thum Insurance
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Cyber Liability and Data Security+

Coverage Features:

Coverage Part A:

- **Data Breach Liability** – Claims arising from the public disclosure of private information without the authorization of the owner of such information.
- **Security Breach Liability** – Claims arising from failure of the Insured's computer hardware/software or other security to prevent transmission of malicious code or denial of service attacks against third parties or the manipulation of data stored by the Insured.
- **Defense of Regulatory Proceedings** – due to violations of federal or state laws regulating the protection of private information.
- **PCI Fines & Penalties** – credit or debit card industry fines and penalties for inadequately securing payment card information.

Coverage Part B:

- **Data Breach Expense** – Covers notification letters to victims, public relations, forensics and credit monitoring expenses due to an unauthorized exposure of private information.
- **Cyber Extortion Threat Expense** – Extortion payments, expense to hire negotiators and rewards to catch extorters.

Coverage Part C:

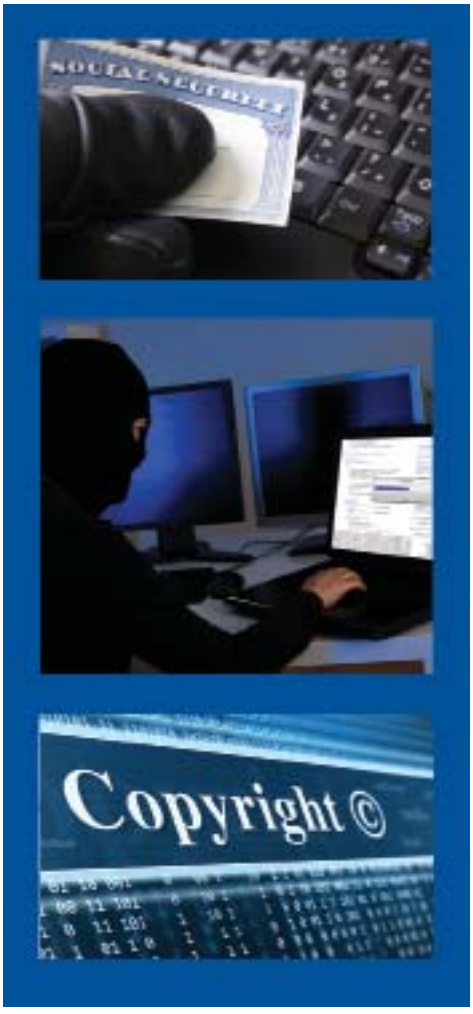
- **Website Liability** – Covers claims for libel, slander, right of privacy, plagiarism, misappropriation of ideas and infringement of copyright and trademark arising from the organization's website activity.

Coverage Part D:

- **Identity Theft** – Covers credit monitoring and other personal expenses incurred by board members, owners or partners in resolving Identity Theft.
- A team of Identity Theft specialists will guide any board member or owner through the process of resolving Identity Theft issues.

Additional Advantages:

- Minimum premiums starting at $925
- Retentions start at $2500.
- Separate aggregate limit of liability per Coverage Part with option to combine into one aggregate limit.
- Data Breach, Website Liability and Identity Theft expense paid as incurred.
- Free access to a eRisk Hub Cyber Liability web portal, webinars & newsletter.
- Security of an insurance carrier rated A++ by A.M. Best



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

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Cyber Liability and Data Security+ for Medical Offices

Claim Examples

Coverage Part A

- **Data Breach Liability:** An employee at Dr. Smith's medical practice was let go. On their way out, the terminated employee decided to steal a laptop containing medical records of 500 patients, and posted sensitive information on their social media page about patients that they did not like. After filing a police report, Dr. Smith discovered that this employee had a criminal history for multiple thefts. Dr. Smith was then notified by the U.S. Department of Health and Human Services that he would be fined $100,000 for not being HIPAA compliant for failing to conduct background checks on employees. He was also sued for $1.5 million by a patient whose medical records were leaked online for the entire community to see.

Coverage Part B

- **Data Breach Expense:** A year after Dr. Smith fired the employee that stole the laptop, he was still paying the fines. The laptop was recovered after it was destroyed by the terminated employee. Dr. Smith had to pay $75,000 to hire a firm to conduct forensics in order to determine all the patients affected by the breach. Dr. Smith's lawyers estimated it would cost between $25,000 and $50,000 to send out notification letters and provide credit monitoring to all the patients. An additional $75,000 was spent on hiring a public relations firm to manage the publicity surrounding the event.

Coverage Part C

- **Website Liability:** Dr. Tracy owns a small physical therapy office. She is invested in growing her business through social media sites and was shocked to find a review from a client who stated that her office was unprofessional and they did not help the client with their injury. Dr. Tracy posted a reply to the client, saying that they were rude, impatient, and that it is impossible to satisfy "crazy" clients who don't follow instructions. The client sued Dr. Tracy for $500,000 for libel and intentional infliction of emotional distress.

Coverage Part D

- **Identity Theft:** Dr. Johnson owns a successful urgent care clinic and is looking to expand his business. When Dr. Johnson inquired about a loan to open an additional location, the bank turned him down due to poor credit. Apparently, his identity was stolen, and the thief had opened up additional lines of credit and was purchasing big ticket items, such as a car and boat. The bills for these items all went unpaid, and collection attempts went to a fake address set up by the thief. Dr. Johnson´s USLI policy provided coverage for the expense of overnighting correcting documents to the credit agencies, the additional fees incurred to resubmit his loan application, as well as a year of credit monitoring. Dr. Johnson is now able to successfully reapply for a loan and grow his thriving urgent care business.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.