



American Professional Agency



Introducing Cyber Suite

Cyber and Security Coverages For Psychologists

Psychologists who maintain confidential patient / employee information have a responsibility to safeguard that data. With data breaches and cyber attacks becoming increasingly common, having the right cyber protection in place is critical. We offer **Cyber Suite**, a comprehensive coverage endorsement with multiple layers of insurance defense against the complex, ever-evolving cyber risks that psychologists face every day.

Highlights Of the Endorsement

Coverage:

- **Data compromise response expense** - provides the resources to respond to a breach of personal information.
- **Computer attack** - provides resources to respond to a computer attack.
- **Cyber extortion** - responds to an extortion threat.
- **Data compromise liability** - provides defense and settlement costs in the event of a suit related to a breach of personal information.
- **Network security liability** - provides defense and settlement costs in the event of a suit alleging that a system security failure on the part of the insured caused damage to a third party.
- **Electronic media liability** - provides defense and settlement costs in the event of a suit alleging that the insured infringed on a copyright or trademark, defamed a person or organization, or violated a person's right to privacy.
- **Identity recovery** - provides owners of the insured practice with case management service and financial resources to recover control of their identities after an identity theft.

Risk Management: Access to eRiskHub®, a risk management portal designed to help prepare and respond effectively to data breach and cyber attacks.

Other Services:

- Access to "TechQ" which offers FREE computer diagnostics by phone and competitive rates for virus removal, technical assistance and related digital security services.
- Access to experts in recovering from cyber extortion and data breaches.
- Toll-free helpline to educate insureds about data breaches, cyber extortion and identity theft.
- Process to request case management services and submit expense reimbursement claims.

Claims: managed by experienced and dedicated cyber claim specialists with industry knowledge.

Eligibility

Available as a coverage endorsement to existing American Professional Agency psychologists insureds. Available in most states on an admitted basis.

Limits and Cost

- Only \$381 for an aggregate Limit of \$100,000.
- Sublimits and/or a \$1,000 deductible for certain coverages may apply.
- Higher limits/options available.

Please contact American Professional Agency at psychologists@americanprofessional.com or 800-421-6694 (x2304) to learn more about our comprehensive cyber coverage endorsement.

www.americanprofessional.com/cyber-suite-PRO

Cyber Suite Coverage

FIRST PARTY AGGREGATE LIMIT:	\$ 100,000.00
THIRD PARTY AGGREGATE LIMIT:	\$ 100,000.00
IDENTITY RECOVERY LIMIT:	\$ 25,000.00
FORENSIC IT REVIEW:	\$ 50,000.00
LEGAL REVIEW:	\$ 50,000.00
DATA COMPROMISE PUBLIC RELATIONS:	\$ 5,000.00
REGULATORY FINES AND PENALTIES:	\$ 50,000.00
PCI FINES AND PENALTIES:	\$ 50,000.00
COMPUTER ATTACK LOSS OF BUSINESS:	\$ 50,000.00
COMPUTER ATTACK PUBLIC RELATIONS:	\$ 5,000.00
CYBER EXTORTION:	\$ 10,000.00
LOST WAGES AND CHILD OR ELDER CARE	\$ 5,000.00
MENTAL HEALTH COUNSELING:	\$ 1,000.00
MISCELLANEOUS UNNAMED COSTS:	\$ 1,000.00
DEDUCTIBLE (May apply with certain coverages)	\$ 1,000.00
PREMIUM	\$ 381.00

If you are paying quarterly, the cyber liability premium must be paid in full with the first quarterly payment.

I wish to include the Cyber Suite to my policy.