



American Professional Agency



# Cyber Coverage Now Available for Social Workers

Social workers who maintain confidential client 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 social workers face every day.

## Cyber Suite Endorsement Coverage Highlights

- **First- and third-party 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.

## Risk Management Support

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.

### Claim Example:

A social worker lost her laptop that contained the names, social security numbers, and medical information of her clients. Notifications were sent to affected individuals advising them to place a fraud alert with credit bureaus and to monitor their credit reports and other financial statements.

**Total Loss: \$10,500**

## Eligibility

Coverage may be endorsed on to a new or renewed American Professional Agency Social Workers policy. Available in most states on an admitted basis.

## Limits and Cost

- Only \$170 for an aggregate Limit of \$25,000.
- Sublimits and/or a \$1,000 deductible for certain coverages may apply.
- **Higher limits and broader coverage options available.**

Please contact American Professional Agency at [socialwork@americanprofessional.com](mailto:socialwork@americanprofessional.com) or 800-421-6694 (x2308) to learn more about our comprehensive cyber coverage endorsement.

[www.americanprofessional.com/cyber-suite](http://www.americanprofessional.com/cyber-suite)

# CYBER LIABILITY COVERAGE

FIRST PARTY AGGREGATE:	\$ 25,000.00
THIRD PARTY AGGREGATE	\$ 25,000.00
FORENSIC IT REVIEW:	\$ 12,500.00
LEGAL REVIEW:	\$ 12,500.00
DATA COMPROMISE PUBLIC RELATIONS:	\$ 5,000.00
REGULATORY FINES AND PENALTIES:	\$ 12,500.00
PCI FINES AND PENALTIES:	\$ 12,500.00
COMPUTER ATTACK LOSS OF BUSINESS:	\$ 12,500.00
COMPUTER ATTACK PUBLIC RELATIONS:	\$ 5,000.00
CYBER EXTORTION:	\$ 5,000.00
DEDUCTIBLE ( May apply with certain coverages)	\$ 1,000.00
<b>PREMIUM</b>	<b>\$ 170.00</b>

I wish to include the Cyber Liability Coverage to my policy.

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_