

COVER SECTIONS		DATA PROTECTION EXTENSION	ITOO GO CYBER INSURANCE	WHY DO YOU NEED THIS COVER?
Cyber Liability	Includes Privacy Liability and Network Security)	✓	✓	<p>If you were to suffer a cyber breach, you would be legally liable to everyone whose data was compromised. If your system security incident affects other parties' systems and their data, you would be liable to them as well. What would your total liability and defence costs be? Can you afford to cover this yourself?</p> <p>This cover provides the defence and settlement of liability claims arising from:</p> <ul style="list-style-type: none"> <li>• Compromised information</li> <li>• A system security incident affecting systems and data as well as causing harm to third-party systems and data</li> </ul>
Incident Response Costs	Crisis Management Expenses	✓	✓	Cover includes expenses for a public relations consultant and related advertising or communication expenses at the direction of the consultant to protect your reputation.
	Notification Expenses	✓	✓	<p>To comply with governing regulations, you would need to notify everyone whose information has been breached. Can you comply with these regulations without assistance and still run your business?</p> <p>Provides:</p> <ul style="list-style-type: none"> <li>• Costs for communications during the crisis, especially to keep affected parties informed.</li> <li>• Credit monitoring and identity restoration to affected parties.</li> </ul>
	Incident Triage and Forensics	✗	✓	Do you have the expertise to investigate how your systems were compromised and how to contain the breach? Covers expenses for security specialists, forensic investigators and loss adjusters to contain, manage and recover from an incident.

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Regulatory Fines	✓	✓	Pays for fines issued by regulators due to an information privacy breach so long as those fines are insurable by law.
Loss of Business Income / Business Interruption	✗	✓	If you can't work due to a network breach you start to lose income. This covers network/business interruption to compensate for system downtime and the consequential loss of earnings resulting from the breach.
Data Restoration	✗	✓	Costs to restore, re-collect or replace data lost, stolen or corrupted due to the security incident as well as the increased cost of working following the breach.  Consider if you were to have a medical malpractice claim but you had no records to rely on for your defence. This lack of records could compromise your cover. Therefore, it is extremely important for you to get help to recover your data where possible.
Cyber Extortion	✗	✓	Costs to investigate and mitigate a cyber-extortion threat, also referred to as 'ransomware'. Where required, costs to comply with a cyber extortion demand.