
ASAE-Endorsed Association Business Insurance Solutions

Cyber Coverage Descriptions & Comparison Summary

Summary Coverage Descriptions:

Website Publishing Liability

Provides coverage for content posted to your website that results in infringement of copyright, trademark, trade dress or service mark, or defamation or violation of a person's right to privacy due to error, misstatement or misleading statements by you.

Security Breach Liability

Provides coverage for neglect, breach of duty or omission by you that results in personal information in softcopy or hardcopy form that is acquired by those unauthorized to have it or published by those who are authorized to have it. Coverage is also provided for release of malicious code from your computer system.

Replacement or Restoration of Data

Provides coverage for the costs to replace or restore data or computer programs that are damaged or destroyed as a direct result of an e-commerce incident.

Regulatory Proceedings Expense Sub-Limit

Provides coverage for the payment of fines, penalties and defense expenses as a result of a data breach.

Public Relations Expense

Provides coverage for fees assessed by a public relations firm to rebuild your reputation after a computer breach or the release of virus, malicious code or denial of service attack.

Security Breach Expense

Provides coverage for various expenses associated with the mitigation of a security breach.

NOTE: See comparison chart on page 2

| Coverage | Association Office Package - Great American - CYBER LIMITS | Directors & Officers - The Hartford - CYBER LIMITS | Standard Setting/Certification/ Accreditation E&O - Axis Pro - CYBER LIMITS |
|---|--|--|---|
| Cyber Coverage Limits Offered | \$100,000 to \$1,000,000 | \$25,000 and \$50,000 | up to \$20,000,000 |
| Website Publishing Liability Aggregate | \$100,000 - \$1,000,000 | Not available. | Included in the E&O policy limit. Policy includes cover for content liability as defined and is not limited to website publishing. |
| Security Breach Liability Aggregate | \$100,000 - \$1,000,000 | Not available. | Included in the E&O policy limit. |
| Replacement or Restoration of Electronic Data Aggregate | \$25,000 - \$50,000 | Not available. | Available by endorsement; no maximum sublimit restriction |
| Extortion Threats Aggregate | \$25,000 - \$50,000 | Not available. | Available by endorsement; no maximum sublimit restriction |
| Business Income and Extra Expense Aggregate | \$25,000 - \$50,000 | Not available. | Available by endorsement; no maximum sublimit restriction |
| Public Relations Expense Aggregate | \$25,000 - \$50,000 | \$25,000 | Available by endorsement; no maximum sublimit restriction |
| Security Breach Expense Aggregate | \$25,000 - \$50,000 | \$50,000 | Available by endorsement; no maximum sublimit restriction. Offered on a pay-on-behalf of or reimbursement basis and includes cover for the cost of notification; credit / identity monitoring; forensic and legal expenses. |
| Business Income Extension for Websites | \$25,000 - \$50,000 | Not available. | Not available in standard policy however we could endorse this coverage |
| Laptop Computer - Worldwide Coverage | \$25,000 - \$50,000 | Not available. | Not available. |
| Information Security Protection Coverage Part Aggregate | \$100,000 - \$1,000,000 | Not available. | There is no standard aggregate for data security and related coverages on the ASAE-Endorsed E&O product that is distinct from the policy aggregate. |
| Premium Range | \$300-\$2,500 additional premium onto the ASAE-Endorsed Association Office Package (AOP) policy. Additional premium dependent upon limit purchased and total revenue size of organization. Available for organizations up to \$20M in revenue. | \$50 additional premium onto the ASAE-Endorsed Association D&O policy. | \$1,500 minimum premium for the ASAE-Endorsed E&O program. Premium varies depending on the limit purchased and total revenue size of the association. No restrictions on availability based on revenue size of the association. |

The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the policy to determine all terms, conditions, exclusions, and limitations of coverage. Coverage may not be available in all states. Aon Association Services, is the program name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (0G94493), Aon Direct Insurance Administrator and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

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