

# What is Social Engineering?

According to [WebRoot, a cybersecurity firm](#): "There are literally thousands of variations to social engineering attacks. The only limit to the number of ways they can socially engineer users through this kind of exploits is the criminal's imagination. And you may experience multiple forms of exploits in a single attack. Then the criminal is likely to sell your information to others so they too can run their exploits against you, your friends, your friends' friends, and so on as criminals leverage people's misplaced trust."



## MOST COMMON SOCIAL ENGINEERING ATTACKS

- Email from a Friend - Contain a link or download; create compelling / urgent story for help of donation
- Phishing Attempts - contact through email, text or IM that appears to come from a legitimate source asking for log-in or personal info
- Baiting Scenarios - Often found on peer-to-Peer sites offering a download of something like a hot new movie, or music; also found on social networking sites, malicious websites you find through search results and so on

## COVERAGES

### First party Expenses

Covers unavoidable expenses associated with data breaches, including:

- Computer forensics to identify the size and scope of breach
- Legal consultation - facilitate legally required obligations, including notifying applicable regulators
- Notification Expenses - Required by law in 46 states
- Credit / Identity monitoring and remediation services
- Business Interruption / Data Restoration Expenses
- Cyber-Extortion Payments, including the cost to deal with ransomware attacks
- Social Engineering / Funds Transfer Losses - reimbursements of funds / money lost through the use of confidence tactics
- Dependent Business Interruption - triggers coverage for loss of income in the event third party outsources or cloud providers have an outage
- Approved vendors for IT Forensic Analysis, Legal Advice, Crisis Management, and Victim Notification Providers

### Network Security and Privacy Liability

Pays liabilities arising out of demands or lawsuits as a result of a breach of your networks or of private data. Can cover defense expenses, settlements amounts, regulatory claim defense expenses and privacy regulation-related fines and penalties.

### Online Media Liability

Can cover defense expenses and settlement amounts arising out of demands and litigation alleging copyright, trademark, or domain name infringement; plagiarism, piracy, or misappropriation of ideas and defamation, libel, slander, product disparagement, and invasion of privacy

## ELIGIBLE CLASSES / OPERATIONS

- Healthcare
- Education
- Hospitality
- Retail
- Law Firms
- Financial Institutions
- Accountants
- Staffing agencies
- Landlords / Property managers
- Software Service Providers
- Any Business that stores the personal healthcare information of their employees, customers or business partners
- Any business that stores Personally Identifiable Information (PII) or accepts credit cards



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