

Cyber Comparison

Cyber Liability Carrier Quick Look	Hiscox	CFC
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First-Party Coverage

Computer Forensics Cost	Full Limit	Full Limit
Notification Costs	Full Limit	Full Limit
Credit or Identity Protection Costs	Full Limit	Full Limit
Cyber Extortion	Full Limit	Full Limit
Hacker Damage - Data Restoration	Full Limit	Full Limit
Cyber Business Interruption	Full Limit	Full Limit
System Failure (Non Malicious System Outage)	Full Limit	Full Limit
Dependent System Interruption (Dependent Cloud Provider / Hosted IT Provider)	Up-to \$1M Limit	Full Limit
Dependent System Failure (Dependent Cloud Provider / Hosted IT Provider)	Up-to \$1M Limit	Full Limit
Reputational Harm (Customer attrition business loss after network event)	\$250,000	Full Limit
Crisis Management & Public Relations Costs	Full limit	Full limit

Third-Party Coverage

Data Breach & Private Security Liability	Full Limit	Full Limit
PCI-DSS Liability - Fines and assessments	Full Limit	Full Limit
Regulatory Proceedings/Fines/ Penalties - Including HIPAA Fines/Penalties	Full Limit	Full Limit
European GDPR Regulatory Coverage - Fines Stemming from a breach event	Full Limit	Full Limit
Media Liability - offline media Included	Full Limit	Full Limit

Sub-Limits & Coverage Enhancements

Cyber Deception - Social Engineering	Quoted Sub-Limit	Quoted Sub-Limit
Cyber-Crime - Funds Transfer Fraud	Quoted Sub-Limit	Quoted Sub-Limit
Cyber-Crime - Invoice Manipulation Fraud	Quoted Sub-Limit	Quoted Sub-Limit
Phishing / Impersonation Fraud - (No breach Required)	Quoted Sub-Limit	Quoted Sub-Limit
Computer Bricking -Hardware Damage (with Betterment)	Full Limit	Full Limit
Post-Breach Remediation Costs (Betterment)	\$0	\$50,000
Court Attendance Costs	\$0	\$100,00
Additional Defense Costs (In-Addition to Policy Limit)	\$0	\$1, 000,000
First-Dollar Forensics - No retention Until Breach Confirmed	Yes	No

Sub-Limits & Coverage Enhancements (continued)

Contractual Coverage, Including HIPAA / Business Associate Agreements	Yes	Yes
Breach Costs (Forensics, Notification, Credit Monitoring) In-Addition to Policy Limit	Option Available	No
Each and Every Claim limit (Limit Refresh for Uncorrelated Breach Events)	No	Yes

Deductibles & Retroactive Date

Retroactive Date	Full Limit	Full Limits
Business Interruption - Waiting Period	10 hours	8 hours
Dependent Business Interruption / System Failure - Waiting Period	10 hours	8 hours

General

Admitted or Surplus Lines	Admitted	Surplus Lines
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