

NORTH AMERICA

Cyber and Network Security Risk



Cybercrime is an ever-evolving landscape that has been pushed to the forefront as one of the largest emerging threats to businesses of all sizes.

Organizations are growing more geographically dispersed, yet their network environments are becoming increasingly interconnected, which has become a catalyst for cybercrime. From minor operational disruptions to major financial losses, each attack can cause irreparable damage – and without the proper plans in place, most organizations won't be able to recover.

Our three-tiered, proven approach is the foundation of maintaining a resilient cybersecurity posture. Our seasoned team of cyber underwriters and claims professionals help organizations Mitigate, Protect, and Respond against cyber events. That starts with having a deep knowledge of the threat landscape, the ability to identify vulnerabilities, an understanding of customers operations, and foresight into their cybersecurity goals.

It's not a matter of if a cyber event occurs – but when.

Mitigate

Boasting a breadth of industry expertise, our team closely collaborates with brokers and our insureds to:

- Identify exposures unique to each organization to develop a tailored action plan in the event of a breach
- Incorporate legal, regulatory, and crisis management services to support the Insured's response plans
- Partner with preferred service providers to leverage analytics and the latest technological advances to mitigate loss and safeguard businesses
- Ensure 24/7, unlimited access to critical tools to protect network environments and sensitive data with Sompo International's proprietary loss control and risk mitigation cyber portal

Protect

Providing sophisticated solutions to address an evolving threat landscape, Sompo Premier Professional policy offers a broad array of first and third party liability coverages. Tailored to each business's needs, they're available on a standalone basis or in conjunction with professional liability coverage.

Available Coverages

- Network Security, Privacy and Media Liability
- Cyber Extortion Threat and Reward Payments
- Regulatory Proceedings (Fines and Penalties)
- Privacy Breach Response Costs
- Business Interruption Income Loss
- Contingent Interruption Income Loss
- Digital Assets Loss

Respond

Setting the industry standard with timely and tactical responses, our cyber claims team, including our skilled industry underwriters, are at the core of our company. Our specialists provide full claims visibility and have a long history of collaboration across a range of cyber events.

Their expertise allows us to:

- Meet legal and regulatory disclosure deadlines while limiting fines, penalties and liability with strategic guidance our team of experts
- Man our 24/7/365 hotline personally, allowing brokers and insureds to immediately report breaches and claims so that the appropriate actions can begin instantly
- Offer top-tier breach counsel, available from the outset and throughout the event lifecycle, for customized solutions and compliance under all applicable laws

- Access established vendors and law firms with preeminent expertise, ranging from legal defense and computer forensics to credit monitoring and ID restoration, at preferred rates
- Provide comprehensive guidance through access to ransomware and extortion response services, ranging from payments through reporting
- Deliver expedited response, along with fast and fair payment

Available by Endorsement

- Consequential Reputational Loss
- Computer Property Replacement
- \$0 Retention for Breach Counsel Expenses
- Social Engineering and Fraudulent Instructions
- Computer System Property Damage
- PCI Fines and Penalties

Coverage Benefits

- Covers state and federal regulatory action related to the management and handling of protected personal, health and corporate information, including court mandated consumer redress funds
- Pays privacy breach costs upfront on behalf of the insured
- Broad coverage for PCI fines and penalties, including PCI assessments
- Broad definition of Personal Information
- Covers both mandated and voluntary notification to customers
- Includes affirmative coverage by cyber terrorism
- Provides worldwide coverage, where permissible by law

Breach Assist Resources

Breach Assist Counsel

- Mullen Coughlin
- McDonald Hopkins LLC

Forensic Investigations

- Ankura
- Arete
- Booze Allen
- Charles River Associates
- Kivu
- Kroll
- Mandiant
- Mox5
- Stroz Friedberg
- Surefire

Credit Monitoring/ Mail and Call Center

- Kroll
- Experian
- Epiq
- TransUnion

Legal/Defense

- Constangy, Brooks, Smith & Prophette, LLP
- FisherBroyles, LLP
- Mullen Coughlin McDonald Hopkins LLC
- Wilson Esler Moskowitz Edelman & Dicker, LLP

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About Sompo

Sompo is a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance, that employs approximately 9,000 people globally who use their expertise to simplify and resolve your complex challenges. Because when you choose Sompo, you choose **the ease of expertise™**

“Sompo” refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world.

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Financial Rating:
A.M. Best (Superior)
S&P (Strong)