



# Zurich Security and Privacy Protection Policy



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With over 25 built-in coverage enhancements and international program capabilities, Zurich's Security and Privacy Protection Policy helps businesses manage the evolving risk and financial impact of data breaches at home and abroad.

Cyber exposures are increasing in both frequency and severity. New methods of hack attacks, increases in regulations around the world, evolutions in mobile technology and growing connections to the Internet of Things (IoT) comprise an ever-changing risk landscape. Companies are now realizing that it is no longer a matter of "if" a data breach will occur, but "when."

Incidents of lost or stolen data may include compromised credit card records, lost laptops containing personal information, disgruntled employees downloading confidential records and suppliers using your customer lists for prospecting. The impact of losing or compromising employee, customer, supplier or business partner data can be extensive, with damage to trust and reputation potentially the most costly.

## New Policy Highlights

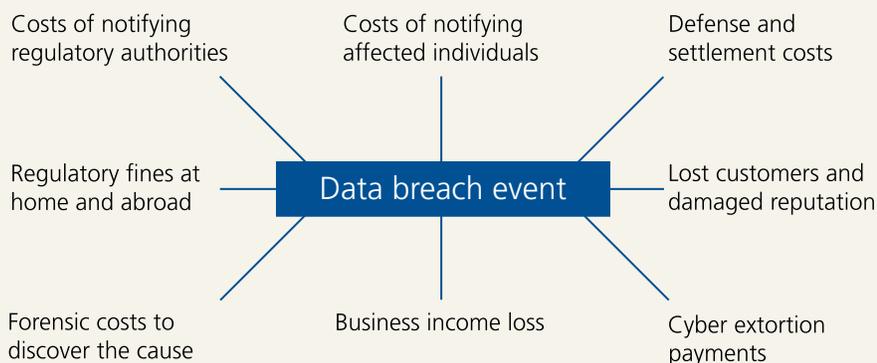
Just as security and privacy risks are changing, so is Zurich's Security and Privacy (S&P) Protection policy. The policy now streamlines coverages by building in several options that were previously available only as endorsements and adding a number of new coverage enhancements. The result is a user-friendly form.

Some of the highlights of our new policy include:

- Expanded privacy breach costs help mitigate the potential for third-party S&P liability claims.
- Definition of company's computer system now includes bring-your-own devices (BYODs).
- Definition of cyber extortion threat includes threats made by employees without the cooperation of an executive officer.
- New category of healthcare record remediation responds to Protected Health Information (PHI)
- Definition of service provider includes outsourced services beyond information technology
- Only the single highest retention is applied when multiple insuring agreements are triggered

## Data Breach Costs

Any breach in IT security and privacy of confidential personal or corporate data can expose your business to potential financial costs.



## Managing Risk Worldwide

Zurich's Security and Privacy Protection policy can be structured as a global program for qualified customers who operate internationally. With one of the world's largest global networks and strong credit ratings\*, Zurich can provide a consistent standard of insurance protection. We can issue local admitted policies tied to a U.S. master policy to help reduce the risk of compliance issues and uncovered exposures in foreign countries. Customers have access to local risk management expertise and can receive a quick response when a data breach occurs.

Your Zurich International Program offers a single point of contact, supported by a team of customer service specialists to collaborate with you. The team includes:

- Dedicated international underwriters with knowledge of vital country-specific information
- Experienced claims professionals with a global and local perspective
- Specialized risk engineers dedicated to helping reduce operational risk

We also provide you with access to our industry-leading tools to help you stay in control of your program.

- Zurich's International Program System provides one global service platform for our entire network and helps ensure program goals are met.
- My Zurich Portal provides 24/7 access to information related to your program, such as claims and program data.
- Zurich Multinational Insurance Application (MIA) helps you achieve greater compliance for international programs.



## Service and Commitment

Zurich is committed to helping customers build a culture of awareness around their information security. Our risk management solutions include:

- A growing team of dedicated, highly specialized underwriters, integrated with in-house claims attorneys
- A risk engineering director dedicated to cyber-related issues and helping customers with pre-breach planning
- eRisk Hub\*\*, an online resource that features tools, assessments and other materials to help you protect your company against cyber attacks and manage a data breach if one occurs
- Strategic relationships to provide breach coaching and employee training programs on how to report missing data, secure desks and files, and build awareness to ensure compliance with regulations

## Security & Privacy Protection Policy Benefits

### Liability Coverage

- Security and Privacy Liability coverage
- Regulatory proceedings defense costs
- Civil fines and penalties coverage
- Internet media liability coverage

### Non-Liability Coverage

- Privacy Breach Costs coverage including:
  - Forensic investigation expenses
  - Legal and public relations expenses
  - Notification expenses
  - Credit and identity monitoring costs
  - Identity restoration and identity theft insurance costs
  - Call center costs
- Business income loss, dependent business income loss and extra expense coverages
- Digital asset replacement expense coverage
- Cyber extortion threat and reward payments coverage

**For more information about our Security and Privacy Protection Policy and our services:**  
Contact your Zurich representative or visit [zurichna.com/zna/securityandprivacy](http://zurichna.com/zna/securityandprivacy).

#### **Zurich**

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