

CNA NetProtect EssentialSM Sound Bites

NetProtect EssentialSM provides critical cyber liability coverage necessary for any business that relies on electronic data, computers and networks to manage information. Simple tasks, such as sending an infected email that brings down a customer's or supplier's network, can result in liability. Designed for companies with revenue under \$100,000,000, NetProtect EssentialSM provides coverage for third-party claims relating to privacy injury, identity theft, or network damage.

NetProtect Essential will cover:

- Network damage to a third party's system:
 - That prevents an authorized user from gaining access to the system.
 - Resulting from the transmission of a virus from the insured's system.
 - Due to the unauthorized access or disclosure of information residing on the insured's network or the network of a third party.
- Privacy injury and identity theft which result from a breach of network security.
 - That includes the unauthorized disclosure of non-public private information such as an individual's name, address, telephone number, account relationships, social security numbers or credit card numbers.
 - Resulting from the failure to comply with any applicable privacy laws, e.g., HIPAA, GLBA, COPPA, Canadian Personal Information Protection and Electronic Documents Act and the European Union Data Protection Act.

Who should buy this coverage?

- Retail and wholesale establishments that accept credit card transactions – on and off-line.
- Service occupations such as printers, accountants, lawyers, etc.
- Manufacturers
- Financial services to include banks, insurance agents, and mortgage brokers.
- Medical offices, pharmaceutical companies, and other healthcare service providers.
- Any company that stores their employee's non-public private information on a network.

NetProtect EssentialSM features:

- Coverage on an admitted basis.
- Limit options from \$100,000 to \$2,000,000.
- Coverage is written on a claims made basis with defense within limits.
- A sublimit for regulatory expenses is included that will reimburse the insured for their expenses to comply with notification laws.
- Coverage that extends to the entire network, not just Web sites, even when that network is managed by a third party.
- Minimum premium \$500.

Call your local Branch Underwriter to find out more.

