

CYBER FOR INSURANCE BROKERS
BEAZLEY BREACH RESPONSE INSURANCE (BBR)
Information Security & Privacy Insurance with Breach Response Services
Arthur J. Gallagher has partnered with Beazley to provide a comprehensive cyber program for Insurance Brokers.

Policy Aggregate Limit of Liability	Up to \$2,000,000 (higher limits are available)
In the Aggregate including Claims Expenses:	
A. Information Security & Privacy Liability	
C. Regulatory Defence & Penalties	
D. Website Media Content Liability	
E. PCI Fines, Expenses and Costs - Sub-Limit \$100,000 (if PCI Compliant)	
F. Cyber Extortion Criminal Rewards Expenses - Sub-Limit \$50,000	
G. First Party Data Protection	
H. First Party Network Business Interruption	
Includes Sub-Limits (depending on limits purchased) for:	
(i) Dependent Business Loss	
(ii) Forensic Expenses	

Limit of Coverage for Privacy Breach Response Services, Insuring Agreement B

Privacy Breach Response Services Aggregate Limit of Coverage for all incidents first discovered by the Insured and reported to the Underwriters during the Policy Period:	Notified Individuals in the aggregate
	100,000 Notified Individuals
Legal Services, Computer Expert Services, Public Relations and Crisis Management Expenses	Aggregate Sub-Limit (depending on limits purchased)

The Privacy Breach Response Services Aggregate Limit of Coverage is separate from the Policy Aggregate Limit of Liability

Retentions:

Each Claim, Extortion Threat & Security Breach Retention (including each Claim in the form of a Regulatory Proceeding and Claims Expenses)	\$1,000 - \$2,500
Waiting Period	12 Hours

Threshold/Retention applicable to each incident, event or related incidents or events giving rise to an obligation to provide Privacy Breach Response Services under Insuring Agreement B:

1. Notification Services, Call Centre Services, Breach Resolution and Mitigation Services to be available for each incident	25 Notified Individuals
2. Retention applicable to Legal Services, Computer Expert Services, Public Relations and Crisis Management Expenses	\$1,000 - \$2,500 except \$500 - \$1,250 for legal services which is part of and not in addition to the combined retention