



KENTUCKY BAR ASSOCIATION MEMBER INSURANCE CYBER & PRIVACY COVERAGE GUIDE

| COVER | LIMITS | | |
|--|--|--|--|
| INSURING CLAUSE 1: CYBER INCIDENT RESPONSE | \$1,000,000 Each and every Claim | \$2,000,000 Each and every Claim | \$3,000,000 Each and every Claim |
| SECTION A: INCIDENT RESPONSE COSTS | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION B: LEGAL AND REGULATORY COSTS | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION C: IT SECURITY AND FORENSIC COSTS | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION D: CRISIS COMMUNICATION COSTS | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION E: PRIVACY BREACH MANAGEMENT COSTS | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION G: POST BREACH REMEDIATION COSTS | \$50,000 | \$50,000 | \$50,000 |
| INSURING CLAUSE 2: CYBER CRIME | \$250,000 Each and every Claim | \$250,000 Each and every Claim | \$250,000 Each and every Claim |
| SECTION A: FUNDS TRANSFER FRAUD | \$250,000 | \$250,000 | \$250,000 |
| SECTION B: THEFT OF FUNDS HELD IN ESCROW | \$250,000 | \$250,000 | \$250,000 |
| SECTION C: THEFT OF PERSONAL FUNDS | \$250,000 | \$250,000 | \$250,000 |
| SECTION D: EXTORTION | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION E: CORPORATE IDENTITY THEFT | \$250,000 | \$250,000 | \$250,000 |
| SECTION F: TELEPHONE HACKING | \$250,000 | \$250,000 | \$250,000 |
| SECTION G: PHISHING | \$50,000 | \$50,000 | \$50,000 |
| INSURING CLAUSE 3: SYSTEM DAMAGE AND BUSINESS INTERRUPTION | \$1,000,000 Each and every Claim | \$2,000,000 Each and every Claim | \$3,000,000 Each and every Claim |
| SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION B: SYSTEM BUSINESS INTERRUPTION | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION C: CONSEQUENTIAL REPUTATION HARM | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION D: LOSS ADJUSTMENT COSTS | \$25,000 | \$25,000 | \$25,000 |
| INSURING CLAUSE 4: NETWORK SECURITY & PRIVACY LIABILITY | \$1,000,000 aggregate limit for all included coverage sections | \$2,000,000 aggregate limit for all included coverage sections | \$3,000,000 aggregate limit for all included coverage sections |
| SECTION A: NETWORK SECURITY LIABILITY | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION B: PRIVACY LIABILITY | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION C: MANAGEMENT LIABILITY | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION D: REGULATORY FINES | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| INSURING CLAUSE 5: MEDIA LIABILITY | \$1,000,000 aggregate limit for all included coverage sections | \$2,000,000 aggregate limit for all included coverage sections | \$3,000,000 aggregate limit for all included coverage sections |
| SECTION A: DEFAMATION | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| INSURING CLAUSE 7: COURT ATTENDANCE COSTS | \$100,000 aggregate limit for all included coverage sections | \$100,000 aggregate limit for all included coverage sections | \$100,000 aggregate limit for all included coverage sections |