Corvus’s Smart Cyber Insurance® policies offer broad first-party and third-party coverages, as well as options for additional coverage enhancements. This is summary information only. Please review your policy for full detail on your coverage.

**THIRD-PARTY COVERAGES**

**Network Security and Privacy Claims:** Claims filed against you because of a network security or privacy breach. This may arise from a denial of service attack, malicious code, a stolen laptop, or any type of data breach that may result in the dissemination or wrongful disclosure of protected personal information.

**Regulatory Investigations, Fines and Penalties:** Civil fines and penalties imposed by a governmental agency as a result of a breach of privacy regulations.

**Media Liability Claims:** Claims filed against you arising from the release or display of your media material. This includes claims alleging copyright infringement, slander, libel, defamation, and other media perils.

**PCI DSS Assessment Expenses:** Forensic investigation costs, fines, penalties and assessments you are legally responsible for as a result of actual or alleged non-compliance with Payment Card Industry Data Security Standards.

**Breach Management Expenses:** Breach response costs for a security or privacy breach which you may owe a third party pursuant to a contractual indemnification agreement.

**FIRST-PARTY COVERAGES**

**Business Interruption:** Business income loss and extra expenses you incur during a computer network outage.

**Contingent Business Interruption:** Business income loss and extra expenses you incur during a network outage at your outsourced service provider.

**Digital Asset Destruction, Data Retrieval and System Restoration:** Digital asset loss and related expenses you incur as a result of a security breach, privacy breach, or administrative error.

**System Failure Coverage:** Business income loss, extra expenses, and digital asset loss you incur during an unintentional or unplanned outage.

**Social Engineering & Cyber Crime Coverage:** Financial fraud, phishing attack loss, and telecommunications fraud loss you sustain as a result of a social engineering event or impersonation attempt.

**Reputational Loss Coverage:** Business income loss you may suffer related to a media report arising from a privacy breach, cyber extortion threat, or phishing attack.

**Cyber Extortion and Ransomware Coverage:** Your expenses or payments to respond to a cyber extortion demand or ransomware attack.

**Breach Response and Remediation Expenses:** Your expenses to respond to a data breach incident including legal services, forensics investigation, notification, credit monitoring and public relations.

**Court Attendance Costs:** Expenses you incur to attend court, adjudication, mediation or other hearing in connection with a covered claim.

**ENHANCEMENTS:**

- Bricking Coverage
- Forensic Accounting Coverage
- Criminal Reward Expenses
- Invoice Manipulation Loss
- Bodily Injury
- Solicitation Claims
- Preventative Shutdown
- Cryptojacking
- GDPR
- CCPA
- Biometric Data

Commercial insurance reimagined.