

# Smart Cyber Insurance®

## Policy Comparison Sheet



Smart Cyber Insurance® offers brokers and their clients advantages over traditional cyber insurance by utilizing non-intrusive network security assessments and innovative web scanning technology to provide better pricing, enhanced coverage, and tools for proactive risk management.

Smart Cyber  
Insurance®

Technology			
Dynamic Loss Prevention Dashboard with Recommendations to Reduce Cyber Risk	✓	<input type="checkbox"/>	<input type="checkbox"/>
Fast, Easy to Use Digital Platform with Secure, Password Protected Login	✓	<input type="checkbox"/>	<input type="checkbox"/>
Online Policy, Claims Information, On-Line Claims Submissions	✓ 24/7 365 Access	<input type="checkbox"/>	<input type="checkbox"/>
Administration Dashboard with Customizable Reporting	✓	<input type="checkbox"/>	<input type="checkbox"/>
Digital Information Exchange Between Broker and Underwriter	✓	<input type="checkbox"/>	<input type="checkbox"/>
Streamlined Application– Takes Less Than 2 Minutes to Complete and Available for Clients Earning Up to \$2B in Annual Revenue	✓	<input type="checkbox"/>	<input type="checkbox"/>
Corvus Cyber Score to Rate Insured's Cyber Security Readiness	✓	<input type="checkbox"/>	<input type="checkbox"/>
Business Intelligence That Includes Access to Benchmarking Data and Industry Statistics	✓	<input type="checkbox"/>	<input type="checkbox"/>

## Coverage

Pre-Claim Support Services: \$1M of Breach Management and Incident Response Expenses Covered for Potential Client Losses and Claims	✓	<input type="checkbox"/>	<input type="checkbox"/>
Blanket Contingent Business Interruption Coverage Arising From Cyber Perils Offered at Full Policy Limit	✓	<input type="checkbox"/>	<input type="checkbox"/>
System Failure Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering and Cyber Crime— Covers Phishing Attacks, Funds Held in Escrow, Telecommunications Fraud, Financial Fraud, and Specified Property. Up to \$2MM available for eligible risks.	✓	<input type="checkbox"/>	<input type="checkbox"/>
Reputation Loss Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Cyber Extortion and Ransomware	✓	<input type="checkbox"/>	<input type="checkbox"/>
Multimedia Coverage— Covers Online and Offline Media	✓	<input type="checkbox"/>	<input type="checkbox"/>
Regulatory Investigation, Fines, and Penalties Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Digital Asset Destruction and System Restoration Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Court Attendance Cost— \$250k Sublimit	✓	<input type="checkbox"/>	<input type="checkbox"/>
Full Prior Acts	✓	<input type="checkbox"/>	<input type="checkbox"/>

## Coverage (cont.)

PCI DSS Assessment Expenses Up to Full Policy Limit	✓	<input type="checkbox"/>	<input type="checkbox"/>
Breach Response Coverage Outside the Limit Available	✓	<input type="checkbox"/>	<input type="checkbox"/>
Bodily Injury Sub-Limit Available	✓	<input type="checkbox"/>	<input type="checkbox"/>
Data Breach Prevention and Response Portal Powered by NetDiligence— Access to a Team of Breach Response Experts, Security Training, Risk Management Tools, and Cyber Security Resources	✓	<input type="checkbox"/>	<input type="checkbox"/>
One Hour of Free Legal Consultation with Breach Coach	✓	<input type="checkbox"/>	<input type="checkbox"/>
U.S. Based Claims Team with 15 Years Experience Handling Cyber, Internet, and Multimedia Claims	✓	<input type="checkbox"/>	<input type="checkbox"/>
Financial Strength: Hudson Excess Insurance Company, a Fairfax Company, A.M. Best XV	✓	<input type="checkbox"/>	<input type="checkbox"/>
Affirmative GDPR Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Solicitation Claims Defense Sub-limit	✓	<input type="checkbox"/>	<input type="checkbox"/>
Criminal Reward Expenses	✓	<input type="checkbox"/>	<input type="checkbox"/>
Invoice Manipulation	✓	<input type="checkbox"/>	<input type="checkbox"/>

## Coverage (cont.)

Forensic Accounting	✓	<input type="checkbox"/>	<input type="checkbox"/>
Pollution Exclusion Carveback for Security/Privacy Breaches and Regulatory Fines	✓	<input type="checkbox"/>	<input type="checkbox"/>
Worldwide Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
\$1M Defense Outside the Limit	✓	<input type="checkbox"/>	<input type="checkbox"/>
Bricking Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>