

## Mission Statement

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

## Contact Information

For more information regarding other products or to download forms and applications, please visit our website at: [www.PHLY.com](http://www.PHLY.com).

## Cyber Security Liability



## 10 REASONS WHY™

### Ten Reasons to Choose Philadelphia Insurance Companies For Cyber Security Liability

1. First and Third Party protection in a comprehensive coverage form
2. First Party coverage includes Loss of Digital Assets, Non-Physical Business Interruption and Extra Expense, Cyber Extortion, Cyber Terrorism, and Security Event Costs
3. Third Party coverage includes Network Security and Privacy Liability, Employee Privacy Liability, and Electronic Media Liability
4. Covered Cause of Loss includes administrative or operational mistakes
5. Breach of Privacy coverage – includes damages resulting from alleged violations of HIPAA, state, federal and foreign privacy protection rules
6. Customer Breach Notice Expense and coverage (via sub-limit)
7. Public Relations Expense coverage
8. Most favorable wording for punitive or exemplary damages
9. Electronic media peril broadly defined to include infringement of domain name, copyright, trade name, slogan, service mark on the internet or intranet site
10. Comprehensive Interruption Expenses coverage

### Philadelphia Insurance Companies Corporate Office

Bala Cynwyd, PA  
T. 800.873.4552  
F. 610.617.7940



Professional Insurance Agents  
25 Chamberlain St.  
PO Box 997  
Glenmont, NY 12077-0997

Phone: (800) 424-4244  
Fax: (888) 225-6935

email : [memberservices@pia.org](mailto:memberservices@pia.org)  
website: <http://www.pia.org/>



Focus on the things that Matter,  
We'll Handle the Risk!®

### LOSS CONTROL SERVICES

- Phone: (800) 873-4552
- Risk Management Advice from Law Firms
  - Loss Assistance Hotline
  - Incident Report Forms
  - Driver Safety Training Seminars

### CLAIMS REPORTING

Phone: (800) 765-9749  
Fax: (800) 685-9238  
E-mail: [claimreport@phlyins.com](mailto:claimreport@phlyins.com)

- Gather Facts, Mitigate Loss, Inventory Damage

### PAYMENT OPTIONS

- Phone: (877) 438-7459  
E-mail: [custserv@phlyins.com](mailto:custserv@phlyins.com)
- Direct Billed
  - Interest-Free Installments are available for accounts offered on admitted paper with premium over \$5,000
  - MasterCard, Visa, Discover, AmEx, Electronic Checks



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

# Focus on the things that Matter, We'll Handle the Risk!®



## Benefits of this Program

Philadelphia Insurance Companies' Cyber Security Liability program provides both First and Third Party coverage for numerous classes of business. Through eight (8) Insuring Agreements, a wide range of cyber liability exposures are addressed.

### Benefits

- This product is admitted in most northeastern states and where admitted, the policy is written on Philadelphia Indemnity Insurance Company (PIC) paper, and where it is non-admitted the coverage is provided on Philadelphia Insurance Company (PIC) paper. Both companies are rated "A+" by A.M. Best.
- Policy limits up to \$5,000,000 available
- Targeted classes of business include private or publicly traded companies, non-profit social service organizations, nursing homes, physician's practices, clinics, home health agencies, technology consultants – and many more
- Not a market for financial institutions, credit card processors, online gaming, for-profit entities over \$250 million in annual sales
- Enterprise product solution providing both First and Third party coverages, including:
  1. First Party Protection, with Loss of Digital Assets coverage, Non-Physical Business Interruption, Extra Expense, Cyber Extortion, Cyber Terrorism and, Security Event Costs
  2. Third Party Protection with Network Security and Privacy Liability, Employee Privacy Liability and, Electronic Media Liability

### Coverages

- Coverage for damages to third parties caused by a breach of network security
- Coverage for loss resulting from administrative or operational mistakes – extends to acts of the employee, business process outsourcing (BPO) or outsourced IT provider
- Breach of Privacy coverage – includes damages resulting from alleged violations of HIPAA, state and federal privacy protection laws and regulations
- Coverage for expenses resulting from a breach of consumer protection laws such as the Fair Credit Reporting Act (FCRA), the California Consumer Credit Reporting Agencies Act (CCCRAA) and the European Union (EU) Data Protection Act

- Customer Notification Expenses Coverage (via sub-limit) – reimburses for costs to notify and provide 12 months of credit monitoring
- Coverage for acts of a rogue employee causing intentional damage to the Insured's computer network
- Public Relations Expenses coverage available to repair insureds reputation as a result of a data breach
- Customer Notification Expenses include legal expenses, credit monitoring expenses, postage and advertising costs
- Privacy Breach definition extends to acts of the Insured and acts of a service provider acting on behalf of the Insured
- Most favorable venue wording for punitive or exemplary damages
- Definition of claim includes demand for monetary and non-monetary damages or request to toll applicable statutes of limitations
- Cyber Extortion reimbursement costs for a range of perils including a credible threat to introduce malicious code, pharm and phish customer systems or to corrupt, damage or destroy the Insured's computer system
- Electronic Media peril broadly defined to include infringement of domain name, copyright, trade name, slogan, service mark on internet or intranet site
- Interruption expenses include additional costs associated with rented/leased equipment, use of third party services, additional staff expenses or labor costs directly resulting from a covered Loss of Digital Assets claim
- Personally identifiable information (PII) broadly defined to include an individual's name in combination with social security number, driver's license number, account number, credit or debit card or any non-personal information as defined in any privacy regulation
- Knowledge provision includes President, Executive Officer, Chairman, Chief Information Officer, Chief Technology Officer, Risk Manager or General Counsel

### Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

### Documents Required for Proposal

- Completed, signed, and dated PHLY Cyber Security Liability application (a quotation can be provided from an acceptable and properly completed competitor application)
- Brochure and advertising material
- Additional information may be required, depending on class of business and degree of computer security controls

## Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the Company became a public Corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has three underwriting divisions:

- Commercial Lines
- Management & Professional Liability
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships, and differentiated coverage features designed to provide a win/win relationship with our customers.

### A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an "A+" (Superior) rating.

### Standard & Poor's

Assigned 'A+' for counterpart credit and financial strength.

### Ward's

Nationally recognized as a member of Ward's Top 50 Benchmark group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

### Forbes Magazine

Forbes Magazine has recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America.

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*Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.*