



## **Privacy & Network Security Breach Response Insurance**

Data security is a paramount concern to risk managers and businesses around the world. Whether a business maintains confidential employee data, customer information such as credit card data, or confidential client information, maintaining the security and privacy of this information is critical. A breach of data security could be ruinous, in terms of costs to comply with state notification requirements, potential liability claims, and damage to a company's reputation.

The AXIS PRO PrivaSure™ policy is designed to protect a business from claims and other exposures resulting from a breach of data security. Coverage is also available for data crisis management expense, and computer system extortion threats.

### **Coverage Highlights**

- Covers any form of invasion, infringement or interference with the rights of privacy or publicity
- Covers unauthorized access to, use of, or tampering with data
- Covers liability arising from denial of service attacks or the inability to access websites or computer systems
- Includes coverage for crisis management and public relations expenses
- Covers regulatory action defense expenses
- Covers computer system extortion expenses and losses
- Provides innocent insured coverage
- Covers intentional wrongful conduct of "rogue" employees
- Offers coverage for punitive damages (where allowed by law)
- Contains a soft hammer clause
- Includes a favorable consent to settle clause giving insured more control over settlement
- Includes coverage for negligent discrimination and harassment related to privacy claims
- Contains automatic subsidiary coverage including newly created or acquired entities
- Written with universal territory coverage

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This document is for descriptive purposes only and does not provide a complete summary of coverage. Consult the applicable insurance policy for specific terms, conditions, limits, limitations and exclusions to coverage.