

About our Cyber Insurance Program

Cyber insurance protects businesses from computer, network and Internet based risks. The policy covers both first and third party loss. Every business that uses the Internet, accepts credit cards, or uses a system network needs cyber insurance.

Our history with cyber insurance dates to 2001. With deep institutional knowledge, ABA Insurance Services offers the coverage and claims expertise needed to protect against today's exposures.

FEATURES

- ✦ Limits up to \$3,000,000
- ✦ Retentions as low as \$1,000
- ✦ Minimum premium of \$500
- ✦ First and third party coverage provided, including crime and funds transfer fraud
- ✦ Social engineering (aka business impersonation) coverage optional
- ✦ All coverage offered on a non-admitted basis
- ✦ Endorsed by the National Association of Professional Insurance Agents

PREFERRED CLASSES

- ✦ Distributors and wholesalers
- ✦ Hotels
- ✦ Manufacturers
- ✦ Restaurants
- ✦ Retailers

RESTRICTED CLASSES

- ✦ Employment placement/temp agencies
- ✦ Law firms
- ✦ Media risks
- ✦ Software production and technology companies
- ✦ Title/escrow agencies

CYBER RISK SECURITY RESOURCES

INCIDENT RESPONSE SERVICES | A Vedder Price attorney will coordinate the incident response. Vedder Price's services are free of charge and do not impact policy limits nor are they subject to a deductible. Vedder Price incident response experts will assist in determining the extent of the situation and work closely with the insured to resolve outstanding issues. The Vedder Price incident response expert will work with the claims adjuster and oversee other third-party services that may be covered by the policy, including:

- ✦ Forensic investigations
- ✦ Media communications
- ✦ Breach victim credit monitoring and identity theft services
- ✦ Law enforcement communications
- ✦ Breach victim notifications

CYBERSCOUT | Insureds get access to CyberScout, a "Breach Preparedness" website with valuable tools including:

- ✦ **Educational Resources** such as data protection tips, breach scenarios, articles and best practices
- ✦ **Incidence Response Plan Templates** to help establish procedures for handling a breach
- ✦ **Notification Laws and Regulations Information** regarding consumer, regulatory and third party requirements
- ✦ **Risk Calculators** like RiskCompass™, which estimates the amount of insurance needed to respond to a data breach.
- ✦ **Cyber News** on the latest scams and fraud technology

SECURITYSCORECARD | SecurityScorecard rates a website's security environment and provides a report covering ten different security areas with action items to help improve a site's security profile.



All products are offered exclusively online through **ProCision**. Progressive-appointed agents can access **ProCision** by visiting ForAgentsOnly.com and selecting "EPLI, D&O, MISC E&O." Please contact ABA Insurance Services if you are not a Progressive appointed agent.

Before you can complete the purchase process, you will need to complete and upload the appropriate E&S form applicable to your state. This form can easily be found in ProCision under the Required Documents section of the Purchase Policy Tab. We will complete all E&S filings and settle all E&S taxes and fees with the state.