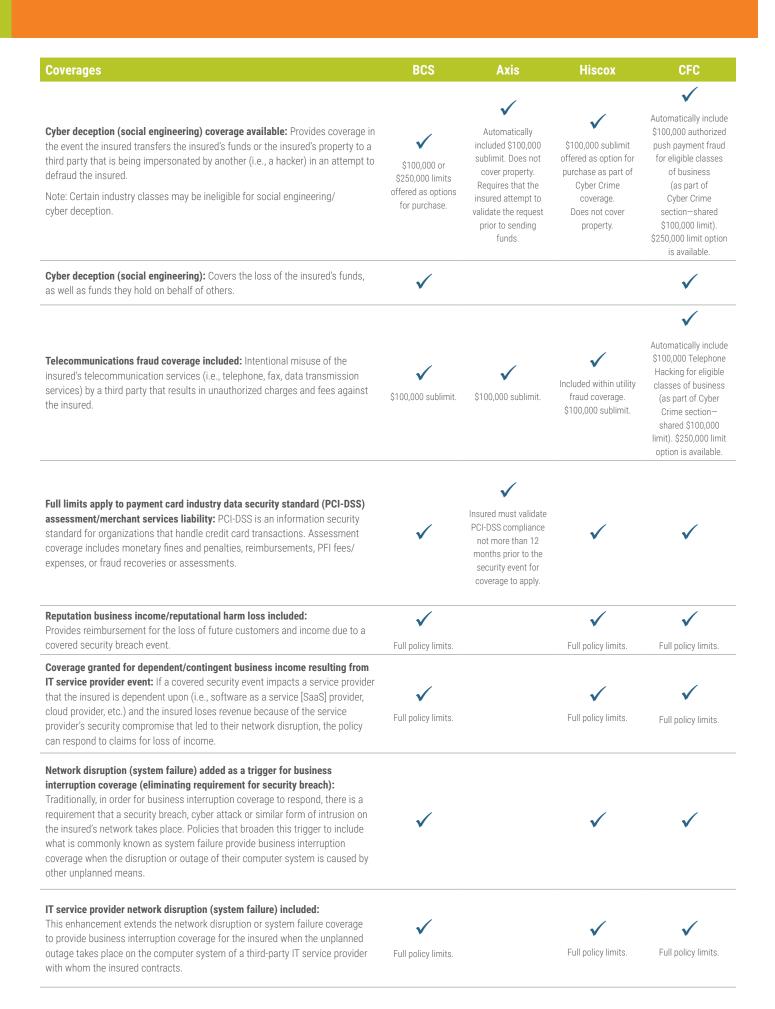
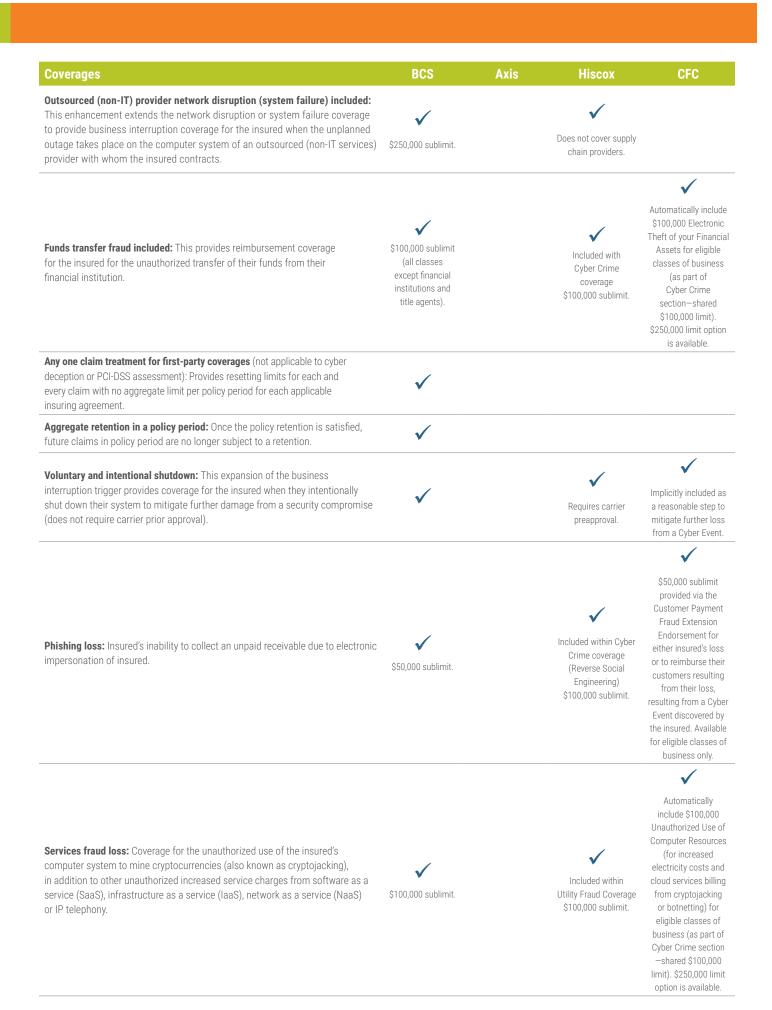
Cyber Markets Comparison







Coverages	BCS	Axis	Hiscox	CFC
Reward fund loss: Reimburses the insured for monies they pay for information that leads to the arrest and conviction of individuals associated with a covered event under the policy.	\$50,000 sublimit.			
Personal financial loss of senior executives: Theft of money or other financial assets from a personal bank account, or the identity theft of the senior executive officer caused by a covered security breach.	\$250,000 sublimit.			Automatically include \$100,000 Personal Financial Loss for eligible classes of business (as part of Cyber Crime section -shared \$100,000 limit). \$250,000 limit option is available.
Corporate identity theft loss: Monetary or other financial asset loss from the fraudulent use of the insured's identity to establish credit, sign contracts or create websites designed to impersonate the insured.	\$250,000 sublimit.			
			\checkmark	\checkmark
Court attendance costs: Included in claims expenses.	\$100,000 sublimit.		\$10,000 sublimit (supplemental payments).	Included via "Costs and Expenses definition.
Bodily injury and property damage liability carve-back added to privacy liability and security liability (actual bodily injury beyond mental injury/ emotional distress).	\$250,000 sublimit.			
Telephone Consumer Protection Act carve-back wording: Includes coverage for both claims expenses and damages.	\$100,000 sublimit.			
HIPAA corrective action plan costs: Coverage for costs incurred by the insured to meet the requirements specified within a HIPAA corrective action plan resulting from a regulatory claim otherwise covered under the policy.	\$50,000 sublimit.			
Post-breach response: Coverage under breach response costs that allows the insured to implement the revision of an incident response plan, the completion of a network security audit, an information security risk assessment or a security awareness training program implemented by members of the preapproved breach response team.	\$25,000 sublimit.			\$50,000 sublimit. For Post-Breach Remediation Costs subject to 10% max o all sums paid from a cyber event.
Independent consultant: Helps determine amount of business income loss.	,			\checkmark
	\$25,000 sublimit.			\$25,000 sublimit via Claim Preparation Costs.
Coverage for damage to computer hardware resulting from a security compromise (also known as bricking).	\checkmark		\checkmark	\checkmark
	\$250,000 sublimit.		Full policy limits.	Full policy limits.
				\checkmark
Coverage included for betterment of computer systems affected by a security compromise: For improvement of security and efficiencies, up to 25% more than the cost to replace original model (subject to sublimit).	\checkmark			Betterment Exclusion Amendator Endorsement includer subject to 25% above original cost to replace.

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Allegations of the wrongful collection of biometric data: Includes coverage for any lawsuits, claims or allegations arising from a violation of any federal or state statute that regulates the collection and use of biometric data, including the Illinois Biometric Information Privacy Act (BIPA).	\$100,000 Sublimit via the Biometric Statutes or Regulations Sublimit endorsement. State specific- see policy. If this endorsement is not on the policy, it is silent, as there is no Wrongful Collection and Use exclusion otherwise.	The policy contains an Unlawful or Unauthorized Use of Information exclusion.	Enhanced Privacy Regulation Coverage covers Consumer Privacy Violations; however, Digital Media Liability Coverage Part excludes Collection of Data without knowledge.	The policy contains an Unlawful Collection of Data exclusion.
Is multifactor authentication (MFA) required in order to qualify for coverage?	Yes	Yes	No, however coverage restrictions will apply without MFA in place.	No
Third-party privacy breach management costs: Pays on behalf of any third party certain breach management costs from a cyber event, provided the insured has contractually indemnified the third party against the cyber event and they have a legal obligation to notify affected individuals.				\checkmark
Incident response outside the policy limits.				\checkmark
Does the policy include a coinsurance provision?	No	No	Yes, however, 25% Ransomware Coinsurance Responsibility Endorsement will not apply if the insured registers with the risk management vendor listed in the policy schedule prior to written notification of a Ransomware Event.	No

Policy form not available in all states. Contact your product expert for details.

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