



ACE Commercial Risk Services®

ACE Privacy Protection® Privacy and Network Liability

The ACE Privacy Protection® Policy approaches traditional network liability coverage with an innovative new alternative. This next generation policy focuses on privacy liability arising from lost computer equipment, network security breaches and human errors. It even covers companies from mistakes made by third party service providers.

Coverage parts include:

Privacy Liability

- Covers loss arising from the organization's failure to protect sensitive personal or corporate information in any format.
- Provides coverage for regulatory proceedings brought by a government agency alleging the violation of any state, federal, or foreign identity theft or privacy protection legislation.

Data Breach Fund

- Covers expenses to retain a computer forensics firm to determine the scope of a breach, to comply with privacy regulations, to notify and provide credit monitoring services to affected individuals, and to obtain legal, public relations or crisis management services to restore the company's reputation.

Network Security Liability

- Covers liability of the organization arising from the failure of network security, including unauthorized access or unauthorized use of corporate systems, a denial of service attack, or transmission of malicious code.

Internet Media Liability

- Covers infringement of copyright or trademark, invasion of privacy, libel, slander, plagiarism or negligence arising from the content on the organization's internet website.

Network Extortion Threat

- Covers extortion monies and associated expenses arising from a criminal threat to release sensitive information or bring down a network.

Key Competitive Advantages

- Privacy coverage includes customer and employee information, personal information in any format, and network, as well as non-network security breaches
- Data breach expenses include voluntary notification and expenses to comply with the consumer notification provisions of the applicable jurisdiction that most favors coverage
- No retention, coinsurance, prior written approval, or post-discovery time restrictions for Data Breach Fund (voluntary notification subject to prior written approval)
- Privacy Regulations coverage includes the latest regulations including the Identity Theft Red Flags Rules, HITECH Act and Massachusetts 201 CMR 17
- Definition of damages includes regulatory fines where permitted by law, a consumer redress fund, and punitive and exemplary damages (most favorable jurisdiction language)

Limits Available

- Up to \$5 million

Minimums

- No minimum premium or retention

Typical Client Profile

- Our typical clients include any business managing, the below, with annual revenues less than \$7.5 million.
- Sensitive customer or employee information
 - Third party corporate information
 - A computer network
 - A website

Restricted Classes/Services

- Adult Content
- File Sharing
- Search Engines
- Social Networking
- Gaming/Gambling Websites
- Music Downloading
- Media Streaming

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The above is a product summary only and the underwriter reserves the right to request additional information and determine if a policy quote can be offered. If a policy is issued, please see the policy for actual terms and conditions. Insurance is provided by Westchester Fire Insurance Company, Philadelphia, PA or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines brokers

ACE Commercial Risk Services is an operation within the ACE Group that is dedicated to providing specialty insurance products that offer solutions for small business insurance needs in North America. ACE Commercial Risk Services offers its products through retail agents and brokers, wholesale brokers, program agents and other alternative distribution models. Additional information can be found at www.acecrs.com