

ENTERPRISE CYBER LIABILITY

The FrankCrum Enterprise Cyber Liability Program protects client companies from the costs of a suspected or actual violation of a privacy regulation due to a security breach resulting in the unauthorized release of protected personal information. The program is underwritten by AM Best-rated insurance carrier, AmTrust Financial.

CLIENT PORTAL

Through the client portal you can access your Certificate of Insurance, submit claims, and view General FAQs.

Access the client portal: https://www.royalgroupservices.co m/ecl250etheft/frankcrum/

Note: Enter your company FEIN as your employee ID.

POLICY DETAILS

- Limit of Liability: \$250,000 (annual aggregate)
- Claim reporting requirement within 60 days upon becoming aware of a suspected or actual breach
- Coverage territory is worldwide
- Client Retention: \$1,000 per claim

COVERAGE DETAILS

Civil proceeding or investigation including requests for information for an actual or alleged violation of any privacy regulation (personally identifiable information) brought on behalf of any federal, state, or foreign governmental agency including:

- Defense and settlement or judgment
- Regulatory fines and penalties (including PCI)
- Mandatory forensic examination

PCI re-certification services to re-certify compliance with PCI security standards crisis management and fraud prevention expense:

Call CenterNotification

• Forensics

- Credit monitoring
- Public relations
 - Associated legal expenses

Sub-limits apply:

- Ransomware \$10,000
- Telecommunications theft \$10,000
- Social engineering fraud \$10,000
- Forensics and legal \$50,000

For specific questions regarding policy coverage and limits, please call North American Data Security RPG at 1-888-747-8220 Ext 811.

This is a brief coverage summary, not a legal contract. The actual policy should be reviewed for specific terms, conditions, limitations, and exclusions that will govern in the event of a loss.