

# DATA SECURITY AND PRIVACY CYBER LIABILITY INSURANCE

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New Insurance Policy for the State of New Hampshire  
November 3, 2017

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Risk Management Unit (RMU)  
Bureau of Property, Casualty and  
Workers' Compensation

# Policy Details

- G&C approved policy effective 8/23/2017 to 8/23/2018
- Annual Premium \$241,915
- Covers the Executive Branch, Legislative Branch, Judicial Branch, Secretary of State, and Treasury
- Issued by Ace American Insurance Company (Chubb)
  - \$10,000,000 aggregate coverage
  - \$250,000 deductible/per cyber incident
    - \$0 deductible for Cyber Incident Response Coach services
  - *Full Prior Acts* coverage for unknown cyber incidents occurring before 8/23/17
- **Data Breach/Cyber Incident:** An actual or reasonably suspected failure to properly handle, manage, destroy, protect, use or otherwise control *Protected Information* by the *Insured*
  - **Protected Information is defined broadly to include confidential non-public personal information or proprietary information**

# Coverages

- **First Party Coverages**

- **Cyber Incident Response (data breach)** – Privacy notifications, call centers, ID protection services, crisis management
- **Digital Data Recovery** – Cost of restoring/recovering lost data
- **Network Extortion** – Cost of experts to address demands and monies paid to extortionist
- **Business Interruption and Extra Expense** – Loss of income

- **Third Party Liability Coverages:** Damages paid to injured party or regulatory agency

- **Cyber, Privacy, and Network Security Liability**

- Regulatory Proceedings – Coordinates response to regulatory agency and cost of penalties
- Payment Card Industry (PCI) – Cost of penalties for failing to meet PCI data security standards

- **Electronic, Social, and Printed Media Liability**

- Damages and expenses related to a media incident

# Claims Expenses

- *Claims Expenses* apply towards policy limit
  - *Cyber Incident Response Team*
    - Cyber Incident Response Coach Hotline
    - Crisis Incident Response Team
    - Third party services (forensics, public relations, call centers, credit monitoring, cyber extortion ransom services, etc.)
  - Costs incurred to investigate and defend the claim
- *Claims Expenses* up to the \$250,000 deductible will be charged to the agency responsible for the cyber incident