

Zurich Security and Privacy Protection Policy

Zurich's security and privacy solution helps manage evolving risk and the financial impact of data breaches at home and abroad. With built-in coverage enhancements and international program capabilities, our Security and Privacy (S&P) Protection Policy helps protect against this growing threat.



Cyber exposures are increasing in both frequency and severity. New methods of hack attacks, increased regulation around the world, evolutions in mobile technology and growing connections to the Internet of Things (IoT) comprise an ever-changing risk landscape. Companies are now realizing that it is no longer a matter of if a data breach will occur, but when.

Incidents of lost or stolen data may include compromised credit card records, lost laptops containing personal

information, disgruntled employees downloading confidential records and suppliers using your customer lists for prospecting. The impact of losing or compromising employee, customer, supplier or business partner data can be extensive, with damage to trust and reputation potentially the most costly. In addition, risk of business interruption caused by a cyber attack, and the subsequent loss of revenue, is becoming a reality for many businesses.

Policy highlights

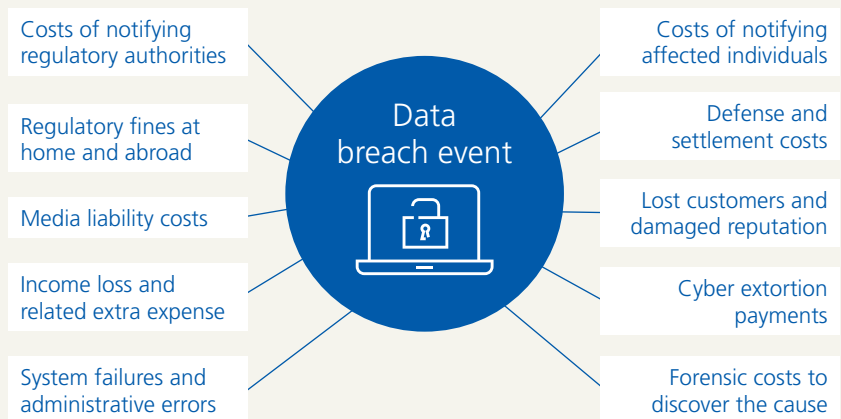
Zurich's S&P policy streamlines coverages by building in several options once available only as endorsements and incorporating a number of coverage enhancements.

Some of the highlights of our policy include:

- Business Interruption coverage part triggered by a voluntary shutdown
- System Failure and Administrative Errors trigger capabilities
- Affirmative coverage for Wrongful Collection
- Affirmative GDPR coverage availability
- Definition of Insured Person extended to include "temporary employee, volunteer or intern"
- Definition of Extra Expenses amended to include forensic expenses
- Broad definition of Computer System, including industrial control systems and bring-your-own-device (BYOD)
- No vendor restrictions—utilize the breach vendors of your choice

Data breach costs

Any breach in IT security and privacy of confidential personal or corporate data can expose your business to potential financial costs.





Service and commitment

Zurich is committed to helping customers build a culture of awareness around their information security. Our risk management solutions include:

- A growing team of dedicated, highly specialized underwriters, integrated with in-house claims attorneys
- Cyber Risk Engineering team dedicated to helping customers identify risk-mitigating controls before an event occurs
- Strategic relationships that address pre- and post-loss solutions (including breach coaching and employee training programs on how to report missing data), secure desks and files, and build awareness to ensure compliance with regulations

Managing risk worldwide

Zurich's S&P Protection Policy can be structured as a global program for qualified customers who operate internationally. With one of the world's largest global networks and strong credit ratings,* Zurich can provide a consistent standard of insurance protection. We can issue local admitted policies tied to a U.S. master policy to help reduce the risk of compliance issues and uncovered exposures in foreign countries. Customers have access to local risk management expertise and can receive a quick response when a data breach occurs.

Your Zurich International Program offers a single point of contact, supported by a team of customer service specialists to collaborate with you. The team includes:

- Dedicated international underwriters with knowledge of vital country-specific information
- Experienced Claims professionals with a global and local perspective
- Specialized Risk Engineers dedicated to helping reduce operational risk

We also provide you with access to our industry-leading tools to help you stay in control of your program:

- Zurich's International Program System provides one global service platform for our entire network and helps ensure program goals are met.
- My Zurich Portal provides 24/7 access to information related to your program, such as claims and program data.
- Zurich Multinational Insurance Application (MIA) helps you achieve greater compliance for international programs.

Security & Privacy Protection Policy benefits

Liability coverage

- Security and Privacy Liability coverage
- Regulatory proceedings defense costs
- Civil fines and penalties coverage
- Internet media liability coverage

Non-liability coverage

- Privacy Breach Costs coverage including:
 - Forensic investigation expenses
 - Legal and public relations expenses
 - Notification expenses
 - Credit and identity monitoring costs
 - Identity restoration and identity theft insurance costs
 - Call center costs
- Business income loss, dependent business income loss (loss insured incurs due to a vendor's network security event) and extra expense coverages
- Digital asset replacement expense coverage
- Cyber extortion threat and reward payments coverage

For more information about our Security and Privacy Protection Policy and our services:

Contact your Zurich representative or visit zurichna.com/zna/securityandprivacy.

Zurich

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