

Coverage Overview

CYBER LIABILITY

This coverage is used to protect your business against risks associated with e-commerce, internet access, data storage and data exchange over the internet. Coverage may be purchased to protect against loss or damage involving theft or destruction of your data, extortion demands, lost income, or denial of service attacks. Coverage is also available for loss to others arising from your legal liability including failure to safeguard data, transmission of a virus and claims involving libel and slander or allegations of copyright, trademark or service mark infringement. Covered expenses may include victim notification, credit monitoring, credit repair services and crisis management.

EMPLOYMENT RELATED PRACTICES LIABILITY

This insurance protects against the financial effects of lawsuits brought by employees, former employees or potential employees alleging wrongful termination, discrimination, harassment, or other specified employment related exposures. Third party coverage endorsements may also be added to protect against suits brought by nonemployees, such as customers, clients and vendors alleging harassment or discrimination by corporate employers.

BILLING ERRORS & OMISSIONS LIABILITY:

Provides coverage for billing errors, HIPAA, EMTALA and Stark proceedings. Includes coverage for attorney fees, fines and audit costs incurred in response to actions or proceedings resulting from RAC audit findings.

Coverage Highlights

- \$1,000,000 liability limit, higher limits available
- Crime and e-Commerce extortion included in Cyber Liability policy
- Third Party Liability coverage included in Employment Practices Liability policy
- Coverage for other regulatory regulations included in the Billing Errors & Omissions policy (HIPAA, EMTALA & Stark)

For Additional Information contact
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