



HIGHLIGHT SHEET

CYBER LIABILITY POLICY FORM TCLE.001 (06/18)

Trisura leads the market with the introduction of our Cyber Liability Insurance policy which contains robust first party coverage and third party liability coverage in one complete package. This policy provides superior protection for cyber threats that are not limited to data breaches and other security vulnerabilities. This coverage is vital in today's environment.

Coverage Highlights

- Full worldwide coverage
- Distinct insuring agreements provide affirmative third party coverage for:
 - **Network Security and Privacy Liability**
 - **Media and Advertising Liability**
- Customizable first party coverage with optional limits for:
 - **Network Extortion Threat (Ransomware)**
 - **Breach Event Services and Expenses** – includes coverage for a variety of costs incurred, such as Breach Management Expenses, Breach Notification Expenses, Credit Monitoring Expenses, and Forensic Expenses
 - **Corporate Brand Protection / Crisis Management Expenses** – coverage to provide public relations services to repair reputational damage
 - **Business Interruption** – provides reimbursement for loss of income while restoring operations as a result of a security breach
 - **Data Protection and System Restoration** – coverage for expenses incurred to restore systems as a result of a security breach
 - **Reward Expenses**
- Privacy Wrongful Act includes the disclosure of both personal and corporate information in electronic or non-electronic form
- Coverage for damages resulting from criminal acts committed by rogue employees
- Definition of Claim includes a Regulatory Claim
- Punitive damages included where insurable by law
- Broad definition of claim includes monetary damages, services or non-monetary or injunctive relief
- Broad definition of insured includes:
 - director, officer, partner, shareholder and employee
 - employees include part-time, seasonal, leased and temporary employee as well as volunteers
 - independent contractors acting within the scope of services performed on behalf of the insured
- PCI DSS Assessment coverage available
- Emergency costs coverage
- Cyberterrorism coverage
- 12 hour waiting period for Business Interruption
- Innocent insureds coverage
- Automatic 60 day claims reporting window upon the expiration of the policy
- Non-cancellable by the Insurer / 20 days in the event of non-payment of premium
- 60 days notice of non-renewal by insurer

About Trisura

Trisura Guarantee Insurance Company is a Canadian specialty lines insurance and surety company. Through a select network of national and regional brokerage firms, Trisura Guarantee provides innovative solutions and expertise in Contract, Developer and Commercial Surety, Directors' and Officers' Liability, Fidelity, Professional Liability including Media, Technology and Cyber Liability, Property, Casualty and Warranty products. Trisura Guarantee is rated A- (Excellent) by A.M. Best Company.

Trisura Guarantee is a subsidiary of Trisura Group Ltd., a leading international specialty insurance provider operating in the surety, risk solutions, corporate insurance and reinsurance segments of the market. Trisura Group has three principal regulated subsidiaries: Trisura Guarantee Insurance Company, Trisura International Insurance Ltd. and Trisura Specialty Insurance Company. Trisura Group is listed on the Toronto Stock Exchange under the symbol "TSU".

The Trisura Advantage

At Trisura we offer:

- **Expertise** – many years of experience in underwriting and claims handling in the cyber line of business
- **Solutions** – we will take time to meet with clients in order to better understand the risk profile associated with their business
- **Flexibility** – a willingness to look at new companies and classes of business others shy away from
- **Customization** – we will tailor the policy to each individual risk profile
- **Options** – we will consider extensions of the coverage for the appropriate risk in order to address the needs of the client

For more information and to download our application forms please visit our website at www.trisura.com

Refer to your policy for complete details. In case of inconsistency between this document and your policy, the policy terms, conditions and limitations will apply.