Data Compromise vs. CyberOne®: *What are the differences in coverage?*

Today's computer and data technology has heightened exposure to both data breach and cyber-attack risks. Recognizing the need to enhance a modern business' risk management strategy, we've introduced Cyber Insurance. Our two distinct forms of coverage —Data Compromise and CyberOne®–provide a comprehensive cyber risk solution when purchased together.

Cyber Insurance is tailored for:

- Retail/Wholesale establishments that accept credit card transactions online and offline
- Service occupations such as printers, lawyers and accountants
- Manufacturers
- Realty services such as apartment building owners, property managers and condominium corporations
- Any company that stores their employees, non-public private information on a network

	DATA COMPROMISE COVERAGE **Cyber Response Expense**	CYBERONE® COVERAGE **Computer Attack**
Intent	Helps business notify and assist affected individuals following a breach of personally identifying information	Protects businesses against damage to electronic data and computer systems from a computer attack
First-Party coverage	Personally Identifying Information relating to individuals (includes employees, customers and vendors)	Business operational software, operating systems and electronic data
First-Party trigger	Loss, theft or inadvertent release of personal information	Damage or destruction of business operational data and software by way of a computer attack
First-Party Coverage Summary	• Responds to the breach, theft or unauthorized disclosure of personal information • The policy assists the insured in complying with data breach notification laws and requirements • Offers services to affected individuals such as credit flagging and case management	• Responds to events that damage or degrade data and systems
Covered Costs and Expenses	• Forensic IT and legal consultation expenses • Expenses relating to the notification of affected individuals and regulatory authorities • Credit flagging and case management services to individuals • Public relations expenses	Costs of recovering from the computer attack, including: • Recovery of data • Repair of systems • Loss of business • Public relations expenses
	DATA COMPROMISE COVERAGE **Cyber Defence and Liability**	CYBERONE® COVERAGE **Network Security Liability**
Third-Party Coverage	Costs of defence (within coverage limits), costs of settlement or judgment	Costs of defence (within coverage limits), costs of settlement or judgment
Third-Party Trigger	Insured's receipt of a third-party suit or claim arising out of a covered Cyber Response Expense event	Insured's receipt of a third-party suit or claim alleging that a failure of the insured's computer security allowed one of the following to occur: • Breach of that third-party's business information • Transmission of malware to that third-party • Denial of service attack targeting that third-party
Third-Party Coverage Summary	Coverage pays for defence and liability costs for actions brought by affected individuals as a result of a breach of personal information.	Coverage pays for defence and liability costs for an insured's security system failure, including the breach of third-party business information.
How can an event occur?	• Electronic theft • Physical theft of electronic data • Physical theft of hard copy files • Procedural errors • Malware • Inadvertent employee or contractor error • Hacking • Injection of SQL • Malicious insider • Lost, stolen or hijacked device	• Hacking • Malicious insider • Denial of service attack • Malicious code • Worms, viruses, Trojans • Social engineering, phishing, pharming, spear phishing • Website takeover via mass-injection attack • Ransomware, spyware • Espionage: theft of trade secrets • Social hacktivism • Cyber terrorism

INV-MISC CYB comp 01/16