



CyberRisk Coverage for Community Associations

WHY YOU NEED PROTECTION

In today's data-driven world, everyone is vulnerable as the number of cyber-attacks has increased by 23% in the last year alone. It's not a question of if your association will suffer a breach, but when.

Just one stolen laptop, one resourceful hacker, one virus or even one lost paper record of data can create enormous financial and reputational consequences. With over 300,000 community associations in the U.S. and attacks on the rise, it is important to be prepared with the right coverage.

Coverage Highlights

CyberRisk coverage provides coverage options to help protect your community association and property managers with four insuring agreements:

Network and Information Security Liability: Coverage for claims arising from unauthorized access to data, failure to provide notification of a data breach where required by law, transmission of computer virus and failure to provide authorized users with access to the company website.

Regulatory Defense Expenses: Coverage for governmental claims made as a result of network and information security liability or communications and media liability.

Crisis Management Event Expenses: Coverage for public relations services to mitigate negative publicity.

Security Breach Remediation and Notification Expense: Coverage for costs associated with notification of individuals breached, credit monitoring for 365 days, fraud expense reimbursement and call center.

Additionally, your association will have access to a Breach Coach for a 30-minute consultation if you have a data breach event.



Coverage Summary	Limit	Limit	Limit	Limit
Annual Aggregate	\$50,000	\$100,000	\$250,000	\$500,000
Network and information Security Liability	\$50,000	\$100,000	\$250,000	\$500,000
Regulatory Defense Expense	\$50,000	\$50,000	\$125,000	\$250,000
Security Breach Notification Expenses	\$50,000	\$50,000	\$125,000	\$250,000
Crisis Management Expenses	\$50,000	\$50,000	\$125,000	\$250,000
Deductible Amount	\$2,500	\$2,500	\$2,500	\$2,500
Annual Premium	\$290	\$341	\$482	\$648

Premium based upon Annual Revenues less than \$5,000,000. Coverage extends to Property Management Company.

For more information contact your Kevin Davis Insurance Services, Inc. Underwriter.