



# CyberRisk Coverage for Community Associations

## 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.



## Does your association or property management implement the following safety precautions for the data that is in your care?

1. Is there a procedure in place for the creation and periodic updating of passwords? Yes No
2. Do you use firewall technology? Yes No
3. Do you use anti-virus technology? Yes No
4. Is there a policy to upgrade all security software as new releases/improvements become available? Yes No

**If you answered “Yes” to all of the above, coverage is available for the limits and premiums listed below.**

| Coverage Summary                           | Limit         | Limit         |
|--|---------------|---------------|
| Annual Aggregate                           | \$50,000      | \$100,000     |
| Network and information Security Liability | \$50,000      | \$100,000     |
| Regulatory Defense Expense                 | \$50,000      | \$50,000      |
| Security Breach Notification Expenses      | \$50,000      | \$50,000      |
| Crisis Management Expenses                 | \$50,000      | \$50,000      |
| Deductible Amount                          | \$2,500       | \$2,500       |
| <b>Annual Premium</b>                      | <b>\$290*</b> | <b>\$341*</b> |

\*Premium based upon Annual Revenues less than \$5,000,000. Coverage extends to Property Management Company. A fully completed, dated, and signed application is required to bind coverage.

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

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