

Introducing the most innovative and comprehensive coverage available.



Coalition found existing cyber insurance policies lacking, so they created their own. Full limits, enhanced business interruption cover, protection from physical cyber attacks, computer replacement coverage (an industry first—only available through Coalition), and more.

3rd Party Liability Coverages

Network & Information Security Liability

Regulatory Defense & Penalties

Multimedia Content Liability

PCI Fines & Assessments

Coalition covers the expenses to defend any business and any damages resulting from its liability to a 3rd party, or for regulatory fines & penalties, multimedia wrongful acts (such as infringement, defamation, piracy, etc.), and PCI fines & assessments resulting from a failure in its security, data breach, or privacy violation.

Bodily Injury & Property Damage

Technology Errors & Omissions

Coalition pays for the costs of defense and damages from a business' liability to a 3rd party when a failure in its security results in physical damage or injury.

1st Party Loss Coverages

<p>Bodily Injury & Property Damage</p> <p>Pollution</p>	<p>In the event of a security failure (i.e., physical cyber attack), Coalition even covers losses resulting from bodily injury or damage/impairment to a business' tangible property, as well as damages resulting from any liability it may have to a 3rd party, including regulatory fines & penalties and pollution.</p>
<p>Computer Replacement</p>	<p>Coalition covers the costs to replace a business's computer systems that are permanently impacted by malware.</p>
<p>Fund Transfer Fraud</p>	<p>Coalition pays for funds transfer losses a business incur from a failure in its security or social engineering.</p>
<p>Service Fraud</p>	<p>Coalition pays for the additional amounts a business is billed by a cloud or telephone provider when it incurs fraudulent charges.</p>
<p>Digital Asset Restoration</p>	<p>Coalition pays for the costs to replace, restore, or recreate a business' digital assets that are damaged or lost following a failure of its security.</p>
<p>Business Interruption & Extra Expenses</p>	<p>Coalition covers financial losses resulting from a failure in a business' security, data breach, and even systems failure (including contingent/dependent BI), as well as the extra expenses it incurs to bring its company back online.</p>
<p>Cyber Extortion</p>	<p>Coalition covers the costs to respond to an extortion incident, including money, securities, and even virtual currencies paid.</p>
<p>Breach Response</p> <p>Crisis Management & Public Relations</p>	<p>Coalition pays for the costs to respond to a breach including 3rd party incident response and public relations experts, customer notification costs and credit monitoring, media purchases, and legal fees; and advise in connection with the incident, among others.</p>

Not all insurance policies are equal

Coverage	Coalition	Others
Business Interruption & Extra Expenses	✓ <small>see enhancements below</small>	✗ <small>sometimes</small>
Contingent Business Interruption	✓	✗
Funds Transfer Fraud	✓	✗ <small>sometimes (submitted)</small>
Cyber Extortion	✓	✗ <small>sometimes</small>
Computer Replacement	✓	✗
Bodily Injury & Property Damage	✓	✗
Pollution	✓	✗
Service Fraud	✓ <small>see enhancements below</small>	✗
Network & Information Security Liability	✓	✓
Regulatory Defense & Penalties	✓	✓
Multimedia Content Liability	✓ <small>see enhancements below</small>	✓
PCI Fines & Assessments	✓ <small>no submit</small>	✓ <small>submitted</small>
Digital Asset Restoration	✓ <small>see enhancements below</small>	✓
Breach Response	✓	✓
Crisis Management & Public Relations	✓ <small>see enhancements below</small>	✓

Enhancements	Coalition	Others
Pre-claims assistance	✓	✗
Covers all prior acts	✓	✗ <small>sometimes</small>
Systems failure	✓	✗
Waiting period	✓ <small>as low as 1 hour</small>	✗ <small>8+ hours</small>
Business services costs	✓	✗
Cost of system upgrades	✓	✗
Reputation Repair	✓	✗
BYOD coverage	✓	✗
Social media / IoT coverage	✓	✗ <small>sometimes</small>
Cybersecurity apps	✓	✗

Coverage Descriptions

Our portal provides nice, digestible coverage descriptions - let's get it out of the portal

3rd Party Coverages

- **Network and Information Security Liability**
 - An employee loses a laptop with the private data of your client's customers or a hacker breaches your computer's defenses and steals your data. These events can trigger mandatory reporting obligations, or worse, resulting in your client's company being sued. Coalition helps your client resolve these incidents, including hiring legal counsel and covering legal judgments.
- **Regulatory Defense and Penalties**
 - Data breaches are damaging enough, but they can also result in state and federal investigations and penalties to your client's business. Coalition will cover the costs to manage any investigation as well as any penalties levied against your client (subject to applicable law).
- **Multimedia Content Liability**
 - Thanks to the Internet, any company with a public website is subject to the same exposures and litigation of a traditional media company. Coalition will indemnify your client against claims for defamation, invasion of privacy, trademark and copyright infringement, and other multimedia wrongful acts.
- **PCI Fines and Assessments**
 - Your client's customers' credit card information was stolen. Don't worry. Coalition will cover any PCI fines or assessments made against your client. If you weren't aware, all businesses that accept or store credit card information are subject to the Payment Card Industry's Data Security Standards (PCI DSS).
- **Bodily Injury and Property Damage - 3rd party**
 - A hacker gains access to an industrial control system or Internet-connected device. The attack may come from cyberspace, but the physical impact is real. Coalition will cover the costs of defense and any liability your client incurs when a failure in their security results in physical damage or injury. Sub-limit may apply; see the policy for details.
- **Pollution**
 - A hacker gains access to an industrial control system or Internet-connected device. The attack may come from cyberspace, but the physical impact is real. Coalition will cover the costs of defense and any liability your client incurs when a failure in their security results in physical damage or injury. Sub-limit may apply; see the policy for details.

1st Party Coverages

▪ **Breach Response Costs**

- Incidents happen. When they do, Coalition is ready to help your client recover and maintain the confidence of their customers. Coalition will provide expert counsel, and cover the costs of forensics, notification, and incident response efforts to help make your client whole.

▪ **Crisis Management and Public Relations**

- When an incident occurs, it's often more than just your client's data that is damaged. In their time of crisis, Coalition will provide and cover the costs of consultants, public relations, and notification services so that your client can control the narrative.

▪ **Cyber Extortion**

- A hacker has encrypted all of your client's files and won't unlock them until they pay a ransom. Not to worry, Coalition will cover the costs to get them up and running again.

▪ **Business Interruption & Extra Expenses**

- A hacker uses a denial of service attack to take down your client's website. Their cloud provider goes down as the result of a network outage. Coalition not only cover their lost income, but any extra expenses to get your client's business back online.

▪ **Digital Asset Restoration**

- Your client's network is hit by a ransomware attack. Their data may be held hostage, but their business doesn't have to be. Coalition will cover the costs to fix the problem and restore data that is corrupted or lost.

▪ **Funds Transfer Fraud**

- A funds transfer request is sent to your client's controller by someone pretending to be the CEO. The funds may be out the door, but at least they're not out of pocket—Coalition's got them covered. Sub-limit and separate retention may apply; see the policy for details.

▪ **Reputation Repair**

- When an incident occurs, it's often more than just your client's data that is damaged. In their time of crisis, Coalition will provide and cover the costs of consultants, public relations, and notification services so that they can control the narrative.
- Reputation Repair coverage enhances Crisis Management coverage, with expanded coverage for advertising and media purchases and consulting costs to help your client preserve customer confidence and protect their brand.

1st Party Coverages (cont.)

▪ **Computer Replacement**

- A malware infection alters the firmware of your client's computers. The computers' integrity may be comprised, but their business won't be. Coalition covers the costs to repair or replace any affected systems. Sub-limit may apply; see the policy for details.

▪ **Service Fraud**

- A hacker gains access to your client's cloud infrastructure (network, servers, telephony, etc.) and drives up their bill mining for virtual currencies. Coalition will reimburse them for the loss incurred as a result of these malicious acts. Sub-limit may apply; see the policy for details.

▪ **Bodily Injury and Property Damage - 1st Party**

- A hacker gains access to an industrial control system or Internet-connected device. The attack may come from cyberspace, but the physical impact is real. Coalition helps your client recover, by covering their business interruption losses and extra expenses (including tangible property) to restore their business operations to normal. Sub-limit may apply; see the policy for details.

▪ **Breach Response Services**

- Incidents happen. When they do, Coalition is ready to help them recover and maintain the confidence of their customers. Coalition will provide expert counsel, and cover the costs of forensics, notification, and incident response efforts to help make them whole.