

CYBER SECURITY AND PRIVACY BREACH RESPONSE COVERAGE

What is your planned response immediately following a breach of confidential client information?

Some engineering firms may have little or no planned procedure in place to address a breach of cyber security and/or breach of confidential information, and may not necessarily understand the implications of a data breach. BMS offers two levels of coverage to choose from.

1) Cyber Extension on the Primary Professional Liability Insurance

2) Stand-Alone Cyber Security and Privacy Liability Insurance

BMS Group, in cooperation with a market-leading Lloyd’s of London Insurer, offers an insurance product that manages a breach from start to finish, allowing professionals to operate with the comfort of knowing that if a breach occurs, a response is in place.

Coverage	
Policy Aggregate Limit	\$50,000
Unintentional infringement of intellectual Property	Included
Unintentional breach of privacy and security breach	Included
Negligent transmission of a computer virus, logic bomb, or trojan	Included
First party hacker coverage	Included
Advertising Expenses that you may incur after a Cyber claim	\$250,000
Deductible	\$1,000
Cost	Starting at \$20

Coverage	
Policy Aggregate Limit	\$1,000,000
<i>Sublimit</i> – Regulatory Fines and Penalties	\$250,000
<i>Sublimit</i> – Cyber Extortion	\$100,000
<i>Sublimit</i> – Data Protection Loss	\$100,000
<i>Sublimit</i> – Business Interruption	\$25,000
<i>Sublimit</i> – For Immediate Privacy Breach Response Services	\$250,000
Maximum Number of Notified Individuals	5,000
Deductible	\$1,000
Cost	\$75 for sole proprietors Starting at \$480 for businesses

How to Apply

Contact a BMS broker today for more information or to apply for coverage.

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This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS Group). For more information on the coverage please contact us.

Other, sometimes overlooked exposures that are addressed by BMS’ cyber offering are:

- Costs involved with a regulatory proceeding relating to the violation of a Privacy Law, including penalties (where insurable)
- Coverage for Business Interruption
- Coverage for “Cyber Extortion” incidents
- Third party liability for privacy breaches
- First Party data protection
- Website media content liability