

# 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 *(Applicable to the Lloyd's policies only)*

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
<b>Cost</b>	<b>Starting at \$20</b>

### How to Apply

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

#### BMS Canada Risk Services Ltd (BMS Group)

825 Exhibition Way, Suite 209  
Ottawa, ON K1S 5J3

Toll Free: 1-844-294-2717

Email: [ospe.insurance@bmsgroup.com](mailto:ospe.insurance@bmsgroup.com)

Web: [www.ospe.bmsgroup.com](http://www.ospe.bmsgroup.com)

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.

### 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	\$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
<b>Cost</b>	<b>Starting at \$575 for businesses</b>

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