

Risk-e BusinessSM 2.0 Highlights

	Risk-e Business 1.0	Risk-e Business 2.0
1st Party Coverages (Loss Expense)	Insuring Agreement A - Loss Expense	Insuring Agreement A - Loss Expense
Bricking Costs	Available via Endorsement	Included
Business Impersonation	Included	Included
Business Interruption Loss	Included	Included
Contingent Business Interruption Loss	Included	Included
Contingent System Failure	Non Included	Included
Crisis Management	Included	Included
Extortion (Including Ransomware Event)	Available via Endorsement	Included
Forensics Costs	Included	Included
Identity Monitoring Services	Included	Included
Incident Response/Breach Coach	Panel	Panel
Notification & Call Center	Included	Included
Reputational Harm	Available via Endorsement	Included
Restoration Costs	Included	Included
Systems Failure	Available via Endorsement	Included
Cyber Crime (Included in 1st Party-Loss Expense)		
Botnet Attack	Available via Endorsement	Included
Cryptojacking Attack	Available via Endorsement	Included
Invoice Manipulation	Available via Endorsement	Included
Social Engineering	Included	Included
Telecommunications Hacking	Included	Included
Transfer of Funds	Available via Endorsement	Available via Endorsement
3rd Party Coverages (Liability Expense)	Insuring Agreement B - Liability Expense	Insuring Agreement B - Liability Expense
Media Liability	Included	Included
PCI Coverage	Included	Included
Regulatory Coverage	Included	Included
Supplemental Coverages		
Betterment Expense \$25,000 sublimit	Not Included	Included
Reward Expense \$25,000 sublimit	Available via Endorsement	Included
Attendance Expense \$25,000 sublimit	Available via Endorsement	Included
Hardware Restoration Costs	Included with Sublimit	Included
C-Suite Protection Services	Included with Sublimit	Not Included
Exclusions		
BIPA	Included via Endorsement	Included - Liability Expense Only
Breach of Contract	Not Included	Not Included
Pixel	Included via Endorsement	Included via Endorsement
TCPA	Included	Included
Unexplained Slowdown of Computer System	Not Included	Not Included
War	Included via Endorsement	Included
Wear and Tear	Not Included	Not Included
Terms and Conditions		
Non-Renewal Notice	60 days notice or state requirements	75 days notice or state requirements
Extended Reporting Period	up to 12 months	up to 36 months
Other Insurance	Excess only if the other carrier's loss expense limit is higher	Excess only if the other carrier's loss expense limit is higher, except for cyber crime
Verification of Authenticity Requirement for Cyber Crime	Not Included	Included (under General Terms and Conditions)
Admitted / Non-Admitted	Both Available	Non-Admitted Only with the exception of New York Free Trade Zone

Additional Sublimits May Apply

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