American Professional Agency, Inc.



Introducing Cyber Suite 2.0

Cyber and Security Coverages for Psychologists

Psychologists who maintain confidential patient/employee information have a responsibility to safeguard that data. With data breaches and cyber attacks becoming increasingly common, having the right cyber protection in place is critical. We offer **Cyber Suite 2.0**, a comprehensive coverage endorsement with multiple layers of insurance defense against the complex, ever-evolving cyber risks that Psychologists face every day.

Highlights of the Endorsement

Coverage:

- **Data Compromise Response Expense** - provides the resources to respond to a breach of personal information.
- **Computer Attack** - provides resources to respond to a computer attack.
- **Cyber Extortion** - responds to an extortion threat.
- **Privacy Incident Liability** - provides defense and settlement costs in the event of a suit related to a breach of personal information.
- **Network Security Liability** - provides defense and settlement costs in the event of a suit alleging that a system security failure on the part of the insured caused damage to a third party.
- **Electronic Media Liability** - provides defense and settlement costs in the event of a suit alleging that the insured infringed on a copyright or trademark, defamed a person or organization, or violated a person's right to privacy.
- **Identity Recovery** - provides owners of the insured practice with case management service and financial resources to recover control of their identities after an identity theft.

Risk Management: Access to eRiskHub®, a risk management portal designed to help Psychologists prepare and respond effectively to data breach and cyber attacks.

Other Services:

- Access to My Tech Support helpline which offers FREE computer diagnostics by phone and competitive rates for virus removal, technical assistance, and related digital security services.
- Access to Pre-Incident Cyber Risk Management consulting services with an approved attorney or cyber security vendor.
- Access to experts in recovering from cyber extortion and data breaches.
- Process to request case management services and submit expense reimbursement claims.

Claims: Managed by experienced and dedicated cyber claim specialists with industry knowledge.

Eligibility

Available as a coverage endorsement to new and renewing American Professional Agency Psychologist insureds. Available in most states on an admitted basis.

Limits and Cost*

- Only $399 for an aggregate limit of $100,000.
- Sublimits and/or a $1,000 deductible for certain coverages may apply.
- Higher limits/options available.

*Specific terms and conditions may vary by state

Please contact American Professional Agency, Inc. at psychology@americanprofessional.com or 800-421-6694 (x2304) to learn more about our comprehensive cyber coverage endorsement.

www.americanprofessional.com/cyber-suite-PRO

Cyber Suite 2.0 Coverage

First Party Aggregate Limit:	$100,000.00
Third Party Aggregate Limit:	$100,000.00
Identity Recovery Limit:	$25,000.00
Forensic IT Review:	INCLUDED
Legal Review:	INCLUDED
Data Compromise Public Relations:	$10,000.00
Regulatory Fines and Penalties:	INCLUDED
PCI fines and Penalties:	INCLUDED
Computer Attack Loss of Business:	INCLUDED
Computer Attack Public Relations:	$10,000.00
Cyber Extortion:	$10,000.00
Lost Wages and Child or Elder Care:	$5,000.00
Mental Health Counseling:	$1,000.00
Miscellaneous Unnamed Costs:	$1,000.00
Deductible (may apply with certain coverages):	$1,000.00
PREMIUM	**$ 399.00**

If you are paying quarterly, the cyber liability premium must be paid in full with the first quarterly payment.

☐ I wish to include the Cyber Suite 2.0 on my policy

Name: _____

Account Number: _____

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