



# Cyber Liability

## AN INCREASING THREAT TO YOUR GOOD NAME

With the use of electronic health records and the increase of smart devices in practices, your risk of cyber liability continues to grow. Our cyber and privacy liability coverage is provided at no cost to you and includes protections for a variety of scenarios.

### CLAIMS MADE AGAINST YOU

- ▶ **ENTERPRISE SECURITY EVENT**  
Unauthorized access to your computer system that results in damage or alteration of data, transmission of harmful software code or denial of access.
- ▶ **PRIVACY INJURY**  
Privacy breaches involving loss, accidental disclosure or theft of protected information, common law invasions of privacy and violation of Privacy Regulations with respect to the use or control of Protected Personal Information.
- ▶ **PRIVACY REGULATION LIABILITY**  
Violations of HIPAA or other similar state, federal and foreign identity theft and privacy protection statutes, rules and regulations.

### REIMBURSEMENT OF EXPENSES

- ▶ **CRISIS MANAGEMENT EXPENSE**  
Notifying and answering questions from affected persons whose Protected Personal Information may have been lost, stolen or accessed.
- ▶ **FRAUD RESPONSE EXPENSE**  
Credit and identity monitoring services to affected qualified persons resulting from disclosure of protected information.
- ▶ **PUBLIC RELATIONS EXPENSE**  
Hiring a public relations firm, law firm or crisis management firm for communication services. This includes the cost of advertisements, web content and other communications recommended by the firm.
- ▶ **FORENSIC AND LEGAL EXPENSE**  
System investigation to determine the cause of an enterprise security event and identify the persons whose Protected Personal Information may have been improperly accessed, lost or stolen.
- ▶ **DATA RECOVERY EXPENSE**  
Recover and/or replace compromised, damaged, lost, altered or corrupted data due to a third-party's unwanted malicious, reckless, intentional or negligent act.
- ▶ **CYBER EXTORTION LOSS**  
In the event of a cyber extortion threat/ransomware attack.


**CLAIM SCENARIO**
**PATIENT NOTIFICATION AND CREDIT MONITORING COSTS**

A computer is stolen from a reception desk area containing the health records of approximately 6,000 patients. Since the insured has MedPro's cyber and privacy liability coverage, breach services are hired to determine the appropriate course of action. It is determined a forensic firm is needed to define the scope of the data loss. The insurance covers the expenses associated with notifying all impacted patients, as well as reporting the event to Health and Human Services and four state officials.

**NOTIFICATION COSTS:** \$10,000

**DEFENSE COSTS:** \$8,000

**FORENSIC COSTS:** \$7,000

**TOTAL:** \$25,000

**RESULT:** MedPro's cyber and privacy liability insurance would have covered the entire \$25,000 loss.

**CLAIM SCENARIO**
**DATA RECOVERY COSTS**

A ransomware virus infects the insured's computer, deleting all data. Having MedPro's cyber and privacy liability coverage puts them in contact with breach services who assist them with hiring an IT firm to restore the affected data.

**IT COSTS:** \$7,000

**TOTAL:** \$7,000

**RESULT:** MedPro's cyber and privacy liability insurance would have covered the entire \$7,000 loss.

**CLAIM SCENARIO**
**NETWORK SECURITY AND PRIVACY**

A dental assistant looks up a health record on a friend without consent and unbeknownst to the dentist/employer. The friend sues the dentist for a breach of privacy rights. Since the insured has MedPro's cyber and privacy liability insurance, an attorney is hired to defend the dentist..

**TOTAL:** \$50,000

**RESULT:** MedPro's cyber and privacy liability insurance would have paid up to \$50,000 for the defense and covered loss.

**CLAIM SCENARIO**
**PATIENT NOTIFICATION AND CREDIT MONITORING COSTS**

An insured inadvertently leaves a public portal open, resulting in the private data of 10,000 patients being exposed. MedPro's cyber and privacy liability coverage puts them in contact with breach services who assist them with hiring a forensic firm to confirm what was viewed, if any data was copied and whether the site is now secure. Breach services also help hire a law firm to notify state and federal regulators and coordinate a public response. A notification is sent to all affected patients and published in regional media and on the insured's website. A call center is established to answer questions from the affected population, and identity monitoring is offered to all affected patients.

**NOTIFICATION COSTS:** \$12,000

**DEFENSE COSTS:** \$7,500

**FORENSIC COSTS:** \$4,000

**MONITORING COSTS:** \$50,000

**TOTAL:** \$73,500

**RESULT:** MedPro's cyber and privacy liability insurance would have covered \$50,000 of the loss.

Should you have any questions regarding your cyber and privacy liability insurance, please contact your MedPro agent or our Customer Service Team today.

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Each claim is unique and any determination of coverage depends on the facts of each claim. These examples are hypothetical scenarios provided as illustrations and are for informational purposes only. The amounts presented in this informational piece are subject to change and state regulatory approval. All examples assume the cyber and privacy liability insurance limits of liability (\$50,000 per claim and first party / \$50,000 annual aggregate) for Enterprise Security Event and Privacy Injury Liability, Crisis Management Expense, Fraud Response Expense, Public Relations Expense, Forensic and Legal Expense, Computer System Extortion Loss, Data Recovery Expense, Privacy Regulation Liability, and PCI-DSS Assessments.

Higher cyber and privacy liability coverage limits available for purchase. Claim expenses are included within and erode the applicable limits of liability for these liability coverages unless otherwise required by the laws of your state. Your cyber and privacy liability insurance limits of liability may also be higher than stated above if required by state law. Cyber and privacy liability insurance can be found in physician and surgeon policies within the form titled Cyber Liability and Data Breach Coverage. Claims handling and breach response services are provided by Beazley USA Services, a member of Beazley Group. Beazley USA Services does not underwrite insurance for MedPro. Policies purchased through MedPro are subject to MedPro's underwriting processes. MedPro Group is the marketing name used to refer to the insurance operations of The Medical Protective Company, Princeton Insurance Company, PLICO, Inc. and MedPro RRG Risk Retention Group. All insurance products are administered by MedPro Group and underwritten by these and other Berkshire Hathaway affiliates, including National Fire & Marine Insurance Company. Product availability is based upon business and/or regulatory approval and may differ among companies. ©2022 MedPro Group Inc. All Rights Reserved. DENTAL-211070