



## PRIVACY/CYBER LIABILITY

### COVERAGE

Provides protection in the event that customers' personally identifiable non-public information is lost, stolen or the insured suffers an unauthorized disclosure or network security breach.

### ELIGIBLE INSUREDS

Mortgage banks and community banks

### COVERED FEATURES

- Policy pays **defense costs** and **damages** (i.e. settlements and judgments) resulting from third-party litigation brought against the insured.
- Insures the legal obligation to comply with **Breach Notice Laws** due to a network security breach.
- Insures public relations and crisis management expenses resulting from a network security breach.
- "800" number for personal assistance in the event of a claim.

### CARRIER

Underwritten by certain underwriters at Lloyd's London. Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks. Lloyd's enjoys strong financial security supported by excellent ratings. Visit [www.lloyds.com](http://www.lloyds.com) for more information.

### BANKERS INSURANCE SERVICE

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### CONTACT TO APPLY FOR COVERAGE

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Coverholder at **LLOYDS**

This fact sheet provides only a general description of the coverage afforded in the policies offered and should not be considered as altering the insuring agreements, terms, conditions, exclusions and endorsements of the policy itself. Please read the provisions contained in the actual policies and discuss them with your insurance professional.

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