

## 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 INSURED

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

Lloyd's is the world's leading insurance and reinsurance marketplace. Through the collective intelligence and risk-sharing expertise of the market's underwriters and brokers, Lloyd's helps to create a braver world. The Lloyd's market does this by sharpening the insight to anticipate and understand risk, and the knowledge to develop relevant and innovative forms of insurance for customers globally.

#### BANKERS INSURANCE SERVICE

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**MBA**  
MORTGAGE BANKERS ASSOCIATION  
M E M B E R

LLOYD'S Coverholder

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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