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Professional & Management Liability Insurance

Is Cyber Covered Under CGL?

The Answer is No

Is Cyber Covered Under A CGL Policy?

- A very small portion may be covered
- CGL does not cover the majority of the 3rd party liabilities
- No 1st party costs
- No additional services
- Don't be fooled, CGL is not designed for Cyber

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Portal Healthcare Case

- Error at Portal lead to patient information being searchable via Google
- Court Ruled that this was “Published Electronically”
- Travelers owes a duty to defend
- Highly dependent on the facts of the case
 - If a Hacker published the info., no coverage.



What is not covered on CGL

- 1st party costs including:
 - IT Forensic costs
 - Public Relations costs
 - Customer Notification costs
 - Credit Monitoring / Repair costs
 - Cyber Extortion
 - Cyber Business Interruption
 - Network Asset Damage



What is not covered on CGL cont.

- 3rd party liabilities:
 - Indemnity Payments
 - Breach of Contract
 - Regulatory Investigations (including HIPAA)
 - Regulatory Fines and Penalties (including HIPAA)
 - PCI Fines & Penalties / Remediation Costs
 - Cyber Terrorism



What is not covered on CGL cont.

- No Cyber Underwriting feedback (areas to improve)
- No panel of Cyber experts w/ Pre-negotiated rates
- No added Risk Management Services
- No dedicated Cyber Claims Adjusters

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What is not covered on CGL cont.

- Most CGL policies have added Cyber exclusions
- Most CGL policies have removed Personal Injury coverage where Insured has Cyber exposure
- Coverage is highly dependent on facts of the claim, very gray.



Don't Be Fooled

- Limited coverage if any on CGL
- CGL underwriters are taking notice and excluding cyber & personal injury
- Dedicated Cyber limits and coverage are easily available
- Protect your own E&O by offering Cyber

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