Lithographers & Photoengravers Local 285 Welfare Fund

Cyber Liability Insurance Proposals Comparison

	Chubb	Chubb	Travelers	Travelers	Barbican/Lloyds through Ullico	Barbican/Lloyds through Ullico
	admitted	admitted	admitted	admitted	non-admitted	non-admitted
Third Party Liability						
Network & Information Security Liability	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000
Communication & Media Liability	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000
Regulatory Defense Expenses	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000
First Party Liability						
Crisis Management	$ 1,000,000 *	$ 2,000,000 *	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000
Security Breach Remediation	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000
Notification Expenses	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000
Network Asset / Data Protection	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000
E-Commerce / Cyber Extortion	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000
Business Interruption & Extra Expense	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000	$ 1,000,000	$ 2,000,000
Retentions	$ 2,500	$ 2,500	$ 5,000	$ 10,000	$ 2,500	$ 2,500
Social Engineering / Cyber Deception	$ 50,000	$ 50,000	$ 100,000	$ 100,000	$ 100,000	$ 100,000
Retentions	$ 10,000	$ 10,000	$ 5,000	$ 5,000	$ 25,000	$ 25,000
Annual Premium	**$ 2,086**	**$ 3,501**	**$ 2,300**	**$ 3,100**	**$ 1,400**	**$ 1,700**
					+ 3.0% surplus lines taxes/fees	+ 3.0% surplus lines taxes/fees

Network Security & Privacy Insurance - Coverage for third party claims arising out of a breach of the insured's Network Security or other private information. Includes coverage for both online and offline information, virus attacks, denial of service, and failure to prevent transmission of malicious code.

Multimedia Insurance - Coverage for both online and offline media, including claims alleging copyright/trademark infringement, libel/slander, plagiarism, and personal injury.

Regulatory Defense & Penalties - Coverage for defense costs and fines/penalties for violations of privacy regulations, including, but not limited to, HIPAA, Red Flags Rule, and the Hi-Tech Act.

Crisis Management Event Expenses - Coverage for public relations services to mitigate negative publicity.

Security Breach Remediation and Notification Expenses - Coverage for costs associated with notification of individuals breached, credit monitoring, fraud expense reimbursement, and call center.

Cyber Extortion - Coverage to pay extortion expenses and extortion monies as a direct result of a credible cyber extortion threat.

Cyber Terrorism - Coverage for income loss and interruption expenses as a result of the total or partial interruption of the insured's computer system due to a cyber terrorism attack.

Business Interruption and Additional Expenses - Coverage for loss of income and expenses to restore operations as a result of a computer system disruption caused by a virus or unauthorized computer attack.

Social Engineering / Cyber Deception - Coverage for loss of money due to a person impersonating another and fraudulently providing instructions to transfer funds.

* Chubb sub-limits the Cyber Incident Response Team coverage to half if the Insured uses a non-panel response provider