



FARMERS® CYBER LIABILITY AND DATA BREACH EXPENSE COVERAGE

You know from experience that sometimes the unexpected happens. For example, a customer logs in to his computer only to see that his entire system was encrypted – and he can't access his files.

This is just one of many scenarios that can occur within any customer's business. With Farmers Cyber Liability and Data Breach Expense coverage, you can help customers who may experience attacks by hackers or other criminals that capture personal information, such as credit card or Social Security numbers.

Farmers Cyber Liability and Data Breach Expense coverage addresses:

- Privacy Breach Response Services
- Cyber Extortion
- First Party Data Protection
- First Party Network Business Income
- Information Security and Privacy Liability
- Regulatory Defense and Penalties
- Website Media Content Liability
- PCI Fines, Expenses and Costs

Higher limit options are available to provide greater flexibility and choice for customers:

- Base aggregate limit of \$50,000 (automatic)
- Aggregate higher limit of \$100,000 (automatic for an additional premium)
- Higher aggregate limits of \$250,000, \$500,000 and \$1 million are available with an application, referrals, and prior approval

Cyber Liability Claims

When a claim is filed, our claims professionals will help customers obtain:

- Forensic services to determine if data was accessed and/or taken out of the system
- Access to legal advice as to what notifications are required to those potentially affected by the breach and what notices are required to government agencies
- PR and crisis management services if appropriate
- Notification and call center support if appropriate

Tools and resources for preventing a breach

Data security risk management services are available to customers at no additional cost, including:

- Online support to help the customer better understand and handle data security issues
- Compliance and breach response information
- E-mail alerts of key legal and regulatory developments
- Online training programs, employee training bulletins, and webinars

