

e-MD[®]

Healthcare Cyber Liability Insurance and Breach Response





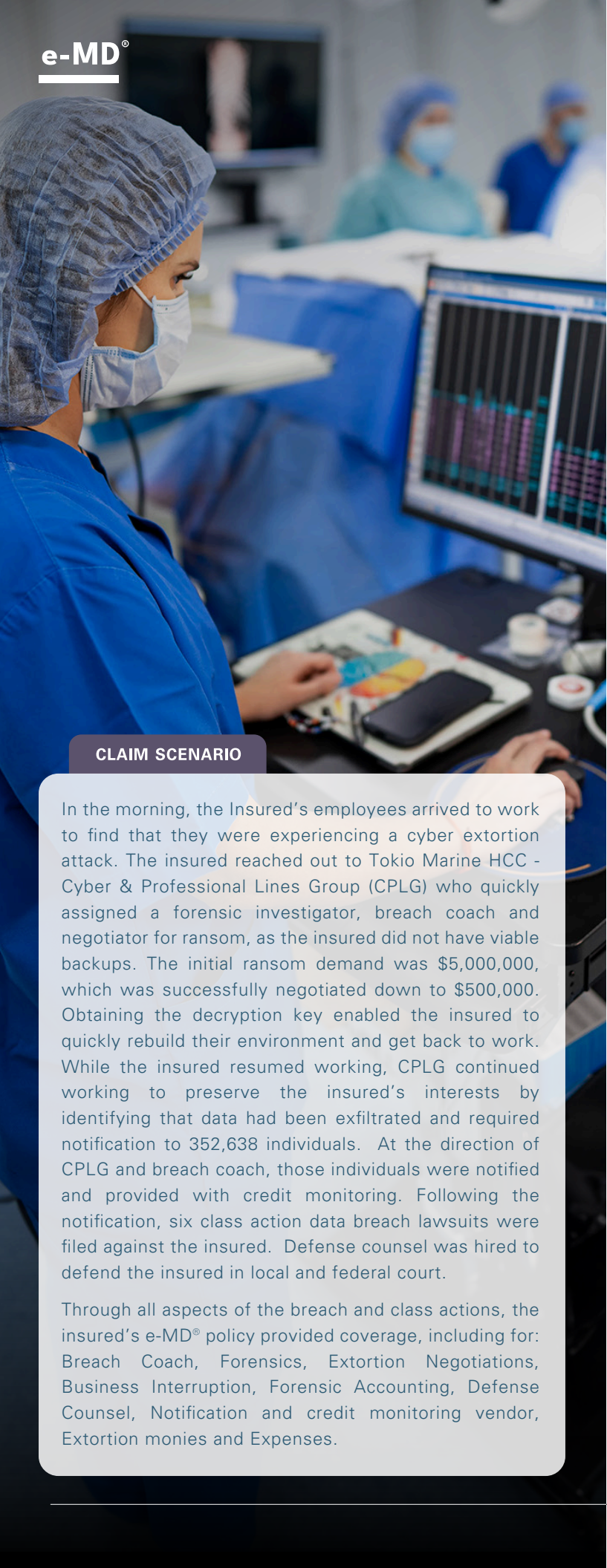
e-MD[®], the cyber liability insurance solution for healthcare providers, offers a comprehensive suite of data security and privacy insurance solutions that are tailored for the unique needs of the healthcare industry.

e-MD[®] Product Highlights:

- e-MD[®] limits up to \$5,000,000 each claim/\$5,000,000 aggregate
- Minimum Premium: \$1,500
- Minimum Deductible: \$2,500
- Includes an Additional Defense Costs Limit
- Full prior acts coverage available
- Pricing available for a “Notified Individuals Limit”
- Includes Sublimits for Post Breach Remediation Costs, TCPA Defense, Reward Expenses and Court Attendance Costs
- Coverage components include PCI DSS Liability, Cyber Crime, Dependent System Failure BI/PD Liability and much more
- Separate Breach Response Costs Limit available
- Worldwide coverage, where permissible

Our core cyber liability coverage components include:

- Multimedia Liability Coverage
 - Security and Privacy Liability Coverage
 - Privacy Regulatory Defense and Penalties Coverage
 - PCI DSS Liability Coverage
 - Bodily Injury Liability Coverage
 - Property Damage Liability Coverage
 - TCPA Defense Coverage
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CLAIM SCENARIO

In the morning, the Insured's employees arrived to work to find that they were experiencing a cyber extortion attack. The insured reached out to Tokio Marine HCC - Cyber & Professional Lines Group (CPLG) who quickly assigned a forensic investigator, breach coach and negotiator for ransom, as the insured did not have viable backups. The initial ransom demand was \$5,000,000, which was successfully negotiated down to \$500,000. Obtaining the decryption key enabled the insured to quickly rebuild their environment and get back to work. While the insured resumed working, CPLG continued working to preserve the insured's interests by identifying that data had been exfiltrated and required notification to 352,638 individuals. At the direction of CPLG and breach coach, those individuals were notified and provided with credit monitoring. Following the notification, six class action data breach lawsuits were filed against the insured. Defense counsel was hired to defend the insured in local and federal court.

Through all aspects of the breach and class actions, the insured's e-MD[®] policy provided coverage, including for: Breach Coach, Forensics, Extortion Negotiations, Business Interruption, Forensic Accounting, Defense Counsel, Notification and credit monitoring vendor, Extortion monies and Expenses.

Our core cyber liability coverage components include: (cont.)

- Breach Event Costs Coverage
- Post Breach Remediation Costs Coverage
- BrandGuard[®] Coverage
- System Failure Coverage
- Dependent System Failure Coverage
- Cyber Extortion Coverage
- Cyber Crime Coverage
- Bricking Loss Coverage
- Property Damage Loss Coverage
- Reward Expenses Coverage
- Court Attendance Costs Coverage

Breach Readiness, Response and Restoration

Once you suspect a breach, all you need to do is give Tokio Marine HCC a call and our claims examiner will be your advisor throughout the entire response process. Each breach requires a unique response depending on the circumstance -- one size does not fit all.

Eligible Classes

Physician groups, Allied health facilities, hospitals, long-term care facilities mental health facilities and solo physicians

Breach Response Services Available To You

- Access to privacy law experts
- Access to IT security and forensic experts
- Public relations/advertising support
- Breach notifications to patients and business partners
- Credit monitoring and ID theft restoration services to affected parties

cyberNET[®]

Online Support and Risk Management

As a Tokio Marine HCC cyber liability insurance policyholder, your policy includes TMHCC CyberNET[®], giving you access to expert cyber risk advisors when you need them, plus 24/7 online training courses, sample policies, vendor agreement templates and more.

TMHCC CyberNET[®] helps you and your organization mitigate the risk and impact of a cyber breach. Services include:



Phishing Simulations



Cyber Security Training



Compliance Materials



Cyber Risk Report



Every eMD[®] quote includes a free cyber risk summary. Each bound eMD[®] policy includes a full cyber vulnerability report.





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This communication provides a general product summary and should not be construed as a guarantee of coverage. Any claim scenarios described in this communication are hypothetical and used solely for the purpose of illustrating how the insurance is intended to apply to certain situations. Whether, or to what extent, the insurance applies to a particular claim or loss depends on the circumstances of the claim or loss and the terms and conditions of the policy, as issued.