



State-of-the-Art Cyber

NAS Insurance has been at the forefront of cyber liability insurance for over 20 years, having led the development of privacy protection insurance in the healthcare industry. Today, we insure thousands of companies across a range of industries, including: financial services, retail, hospitality, manufacturing, educational, and governmental organizations.



Better. Broader. Cyber.

NAS offers a comprehensive suite of data security and privacy insurance solutions that are custom-tailored for your business. Unlike other cyber policies, NAS' NetGuard Plus Cyber Liability provides a range of coverage options with flexibility to fit your clients' unique needs, including:

- ▲ **Full limits on Privacy Breach Response, Voluntary Notification and Network Asset Protection. Privacy Breach Response Costs Outside the limit**
- ▲ **Broad Cyber Crime coverage that includes coverage for Financial Fraud, Telecommunications Fraud, and Phishing Attack**
- ▲ **BrandGuard™ coverage for lost revenue due to attacks from a cyber breach**
- ▲ **Dependent Business Interruption - Business interruption losses in the event that the insured's cloud provider goes down**
- ▲ **Policy language that includes a broad trigger for Network Asset Protection, including system failure and negligence**
- ▲ **Choice of breach response vendors**
- ▲ **Dollar-based privacy breach response limit in addition to a per identity limit**
- ▲ **Coverage for PCI DSS fines/penalties and related PCI assessment expenses.**

Limits Up To **\$15 mil/\$15 mil**

Minimum Deductible **\$500** Minimum Premium **\$750**

CyberNET Support and Risk Management

As an NAS cyber liability insurance policyholder, you also have the support of our network of cyber experts to help you avoid an incident. The following provides a brief description of our extensive cyber risk management resources available to you.



CyberNET Expert Phone Support

NAS' cyber risk management support hotline is available 24/7 to provide policyholders with expert advice on data security issues and guidance on best practices.



Data Security Email Notifications & Alerts

Monthly email updates from NAS will help keep you up to date on new federal and state laws and changes to existing laws regarding data security, data breaches, and data privacy issues. Email 'threat alerts' will also be sent to spotlight time-sensitive security issues.



Cyber Risk Webinars

We offer informative webinars throughout the year to help you and your team avoid a breach and be prepared when a breach does occur.



Online Training and Support

Our cyber risk website is continually updated to bring you the latest best practices and tools to help you mitigate data security issues in your business.



Expert Breach Response and Claims Handling

Your NAS cyber liability solution provides more than a robust insurance policy. You now have a team of expert professional service providers available to help you and your organization:

- ▲ Mitigate data and privacy risks
- ▲ Prepare an incident response plan
- ▲ Recover from a data breach or privacy incident
- ▲ Restore your customers, and employees, trust

Working in close coordination with nationally-recognized data breach coaches and an expert panel of service providers, the NAS claims team is at your side every step of the way.

We have the experience and know-how to respond quickly and get your business back on track.

- ▲ Expert “Breach Coach” and legal counsel services
- ▲ IT security and forensic experts
- ▲ Public relations/advertising support
- ▲ Breach notification to customers and partners
- ▲ Call center and website support
- ▲ Credit monitoring and identity theft restoration services



**RESTORING YOUR
BRAND AND YOUR BUSINESS
...QUICKLY**

COST OF A RETAIL DATA BREACH INCREASED

 **57%**
IN 2014

PONEMON INSTITUTE, 2015

Industry Leading Expertise

NAS Insurance Cyber Breach Response Network

In the event you suspect a breach or have confirmed an incident, our team of breach response experts are leaders in the field. From legal services to IT forensics, PR to customer notification, your NAS' policy gives you access to the best in the business.

The following is a partial list of the partners with whom we are proud to collaborate:



NAS Insurance is a Lloyd's of London coverholder and benefits from Lloyd's of London's financial strength and robust capitalization.

Lloyd's reliability is reflected in its financial ratings:

AM Best: A (Excellent) Class XV
Standard & Poor's: A+ (Strong)