

Diocese of Des Moines

Cyber Liability Insurance Overview 2016 - 2017

Liability Coverage		Amounts	Description
	Policy Aggregate	\$1,250,000	Maximum annual total <i>for all diocesan entities together</i> for different types of cyber liabilities detailed below.
	Retention	\$0	No deductible applies unless indicated below.
Third Party Coverage			
	I. Multimedia Liability	\$1,250,000	Coverage for third party claims alleging copyright/trademark infringement, libel/slander, advertising, plagiarism and personal injury. Covers both online and offline media.
	II. Security & Privacy Liability	\$1,250,000	Coverage for third party claims alleging a network security or privacy breach. Includes coverage for both online and offline information, virus attacks, denial of service and failure to prevent transmission of malicious code.
	III. Privacy Regulatory Defense and Penalties	\$1,250,000	Coverage for defense costs and fines/penalties for violations of privacy regulations.
First Party Coverage			
	IV. Privacy Breach Response Costs, Notification Expenses, and Breach Support and Credit Monitoring Expenses	\$1,250,000	Includes all reasonable legal, public relations, advertising, IT forensic, call center, credit monitoring and postage expenses incurred by the insured for a privacy breach response.
	Proactive Privacy Breach Response Costs Sublimit	\$25,000	If there has been a breach and it has not been publicized in media, have \$25,000 for public relations expenses.
	Voluntary Notification Expenses Sublimit	\$250,000	Coverage for expenses incurred by the Insured in notifying affected individuals of a security beach or privacy breach where there is no legal requirement to do so.
	VI. Network Asset Protection	\$1,250,000	Coverage for all reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted due to accidental damage or destruction of electronic media or computer hardware, administrative or operational mistakes in the handling of electronic data, or computer crime/attacks. Coverage also includes business interruption and extra expense coverage for income loss resulting from a total or partial interruption of the insured's computer system caused by any of the above events.
	Data Recovery Retention Special Expenses	Deductible-10% co-insurance	
	Non-Physical Business Income & Extra Expense	Deductible- 8 hour waiting period	
	VII. Cyber Extortion	\$1,250,000	Will pay extortion expenses and extortion monies as a direct result of a credible cyber extortion threat.
	VIII. Cyber Terrorism	\$1,250,000	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. (Cyber Terrorism: Premeditated use of disruptive activities or threats to computer systems by any person/group on behalf of or in connection with any organization or gov't with the intention of destruction or harm and/or further social, ideological, religious, political or similar objectives resulting in disabling and/or deleting critical Infrastructure, data, or information)
	<i>Retention (Deductible)</i>	Deductible- 8 hour waiting period	