Selective’s CyCurity® Insurance Solution
In the age of wi-fi access, social media, and smart phones, conducting business electronically is the norm. With CyCurity®, cyber liability insurance from Selective, we can help cover these loss exposures from transacting business and communicating electronically:

• Communicating by email
• Buying and selling through computer networks
• Maintaining a website
• Storing personal information protected by privacy laws

CyCurity® Eligibility
Most for-profit and not-for-profit organizations in our Commercial Lines appetite are eligible for CyCurity®.

| Technology | Printers |
| Social services | Transportation |
| Contractors | Restaurants |
| Manufacturers | Municipalities |
| Distributors | Hotels and resorts |
| Automobile service and repair | Golf courses and country clubs |
| Retail (including internet businesses) and service | And many other types of business services |

Currently ineligible for CyCurity® are classes of business with a high risk of loss of personal and confidential information (e.g., doctors, stock brokers, lawyers, schools) or specialized businesses in broadcasting, advertising and media. CyCurity® is not yet available in NY.

More Than Just Insurance
As an additional service provided to insureds, you have access to Selective’s eRiskHub®, a cyber and privacy risk management portal that helps your organization successfully prevent and respond to data breaches and other cyber events.

eRiskHub® includes tools to build privacy controls as well as information about IT security programs, calculators to estimate potential costs of an event, news centers with the latest cyber-related headlines, and access to experts to help you build or enhance your organization’s cyber and privacy controls.
Coverage Advantages
Selective’s CyCurity® insurance provides three distinct coverages designed to help protect your clients if they experience a cyber loss: electronic media liability, electronic information security liability, and security breach expenses.

Electronic Media Liability
Helps protect against losses, including the cost of defending a lawsuit or paying for damages, resulting from errors, misstatements, or misleading statements your clients’ businesses make in electronic communications resulting in:
- Copyright, trademark, trade dress, service mark or service name infringement
- Defamation against a person or organization
- Violation of a person’s right to privacy
- Plagiarism

Electronic Information Security Liability
Helps protect against losses, including the cost of defending a lawsuit or paying for damages, resulting from your clients’ businesses neglect, breach of duty, or omission that results in:
- Transmitting a computer virus to a third party (such as your clients’ customers or business partners)
- Inability of authorized users, such as the insureds’ customers, to access the company’s electronic information systems, including the website because of a denial of service attack
- Failure to prevent unauthorized access to, or use of, personal information about people, such as your clients’ customers, employees, or others protected by privacy laws, held within your clients’ electronic information systems. Some examples of information protected by privacy laws are: medical records, social security numbers, credit card numbers, and employee evaluations.

Security Breach Expenses
Helps cover the costs associated with notifying customers, employees, or other people whose personal information (e.g., credit card numbers, social security numbers, employment records) is compromised by a security breach, including:
- Notification letters to people whose personal information may have been compromised
- Identity theft call center services for people affected by the breach
- Credit monitoring for one year for victims of identity theft as a result of the security breach
- Crisis communication expense for public relations to help maintain your clients’ reputation

Get started today by offering valuable coverage to your clients.
For more information, contact your AMS today.