



Coalition Cyber Liability - More Than Just Data Breach Coverage



Myth: *My business does not need Cyber Liability or Data Breach coverage, we do not collect PHI/PII.*

Fact: *Every business using an electronic device to conduct operations or is collecting PHI/PII needs Cyber Liability coverage.*

Any business using electronic devices, a computer or the internet are susceptible to [Ransomware attacks](#) holding computer systems hostage and [Fraudulent Instruction](#). Businesses with an online presence through a website or social media can be subject to multimedia wrongful acts claims. Through [Big "I" Markets](#), you can gain access to quote a comprehensive cyber liability policy with Coalition to offer your commercial clients more than just data breach coverage. [Click here for risk examples and the correlating coverage](#)

[Coalition offers in addition to Data Breach.](#)

Myth: *I do not need a stand-alone Cyber Liability policy, I have an endorsement to my BOP policy.*

Fact: *Not all policies and endorsements are created equal.*

Cyber Liability and Data Breach coverage endorsements provided in many BOP/Package policies or other ancillary coverage such as E&O, may not provide adequate limits or important coverages such as: Cyber Extortion, Social Engineering, Multimedia Content Liability, Funds Transfer Fraud, Digital Asset Restoration, Computer Replacement, Pollution, 1st and 3rd Party Bodily Injury/Property Damage, Business Interruption & Extra Expense, Service Fraud, PCI Fine & Penalties coverage, Crisis Management, Reputation Repair, Reputational Harm Loss, Criminal Reward, Court Attendance Costs, or coverage for alleged violations of the EU General Data Protection Regulation.

Coalition is your risk management partner

In addition to offering a comprehensive policy, Coalition also provides free cybersecurity tools to help policyholders become less vulnerable to cyberattacks. If a policyholder suffers a cyberattack, Coalition's in-house mitigation team is available to immediately respond. This same team is available as a pre-breach resource to help policyholders implement security and loss controls, all at no additional cost!

Coalition's competitive premiums, comprehensive coverage, free cybersecurity tools and free mitigation services are unparalleled. No business should go without!

Admitted Coverage is currently available in AL, AZ, CA, CO, CT, DC, DE, HI, IA, ID, IL, IN, MD, MI, MN, MO, MS, NC, NE, NH, NJ, NM, NV, NY, OR, PA, RI, SC, SD, TN, TX, UT WI & WV.

Non-Admitted Coverage is available in all states and the District of Columbia.

Login to [Big "I" Markets](#) and quote your commercial book today! Reach out to [Carla McGee](#), your dedicated cyber liability program manager, at 800-221-7917, ext. 5495 if you have any questions or to walk through a quote.