



CYBER LIABILITY

Multiple "A" Rated Markets

Top 5 Reasons You Need Cyber Liability

1. **Breach of network security/privacy** - A data breach can involve the loss or theft customer data (personally identifiable information), company data (proprietary information) or employee data (including third-party vendor information)
2. **Data Recovery Costs** - Once personally identifiable information has been lost or stolen; you must incur the necessary costs to recover it.
3. **Breach Notification** - Upon the discovery of the incident, you are legally required to notify those parties affected by the breach.
4. **Regulatory Fines/Penalties** - There are specific state and federal fines or penalties which you are required to pay.
5. **Loss of Income/Revenue** - The time it takes to resolve the situation may keep your company from functioning, resulting in a huge loss of revenue or income.

Coverage Highlights

- 🔒 Breach of Contract
- 🔒 Personal Information Liability
- 🔒 Regulatory Proceedings
- 🔒 Media Liability
- 🔒 Broad Definition of Insured
- 🔒 Personal Injury
- 🔒 Risk Management Services



[Sierra – Cyber Application](#)

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