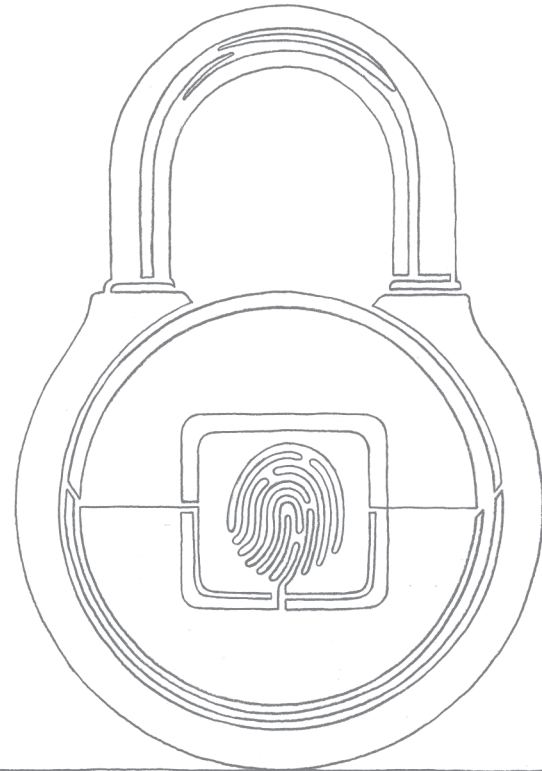


# Beazley InfoSec

Beautifully designed cyber protection  
for a dangerous world.





## *Not if, but when.*

Any business handling customer data will, sooner or later, be confronted with the challenge of a cyber breach. It's not a matter of "if" but "when".

In the last decade the cyber threat landscape has changed. While the loss or disclosure of personal or sensitive data used to be a company's primary concern in assessing its cyber risk, businesses are increasingly facing threats to their ability to conduct normal operations.

Malicious threats like zero-day malware, ransomware, spyware and scareware are on the rise, but businesses cannot ignore unintended disclosure and human error risks. Business interruption, cyber extortion, loss of critical operational data and electronic crime present cumulative risks that businesses must address.

Companies with a Beazley InfoSec policy will have access to a comprehensive set of solutions created to help protect themselves on all fronts from the dangerous world of cyber risks.

These solutions include pre-breach and risk management services offered through Beazley Breach Response (BBR) Services and Lodestone Security. And in the event of a cyber breach, the Beazley InfoSec policy will cover fees and costs for legal and forensic services, notification services, call center services, credit monitoring, identity monitoring or other personal fraud or loss prevention solutions, and public relations and crisis management.

We also, of course, indemnify your losses from lawsuits or regulatory actions, the risk of which may be reduced by a well-coordinated breach response but can never be completely eliminated. Beazley's claims team has been at the forefront of defending clients in the developing and evolving legal arena of privacy class actions and regulatory investigations arising from cyber breaches.

## First-party and crime coverage

Our policy form is streamlined and comprehensive to cover your organization seamlessly in the event of a cyber breach.

The Beazley InfoSec policy includes:

- First-party coverage for cyber extortion;
- Data recovery costs;
- Business interruption resulting from security breaches and system failures;
- Contingent business interruption from incidents occurring at the policyholder's vendors and suppliers; and
- eCrime coverage.

## Coverage

Beazley InfoSec includes unparalleled coverage and comprehensive solutions to protect your organization against a broad range of threats.

### Coverage includes:

#### Breach response costs

- Legal services
- Computer forensic services
- Notification services
- Call center services
- Credit monitoring, identity monitoring or other personal fraud or loss prevention solutions
- Public relations and crisis management expenses.

#### First-party

- Business interruption loss from security breach or system failure
- Dependent business interruption loss from security breach or system failure
- Cyber extortion loss
- Data recovery loss
- Data and network liability.

#### Third-party

- Third-party information security and privacy coverage
- Full media liability
- Regulatory defense and penalties
- Payment card liability and costs.

#### eCrime

- Fraudulent instruction
- Funds transfer
- Telephone fraud.

#### Criminal reward

## Pre-breach and risk management

We recognize that preparing for and preventing breaches have become inseparable from insuring a cyber loss. Beazley offers a full suite of pre-breach and risk management services through our in-house BBR Services team and Lodestone Security.

BBR Services provides a full range of resources to help mitigate risks before an incident occurs. On our Beazley owned and managed risk management portal, [beazleybreachsolutions.com](http://beazleybreachsolutions.com), you will have access to resources for incident response planning, employee training, compliance, and security best practices. Newsletters and live expert webinars educate you about the latest threats, preventive steps, and regulatory developments.

BBR Services also coordinates a variety of pre-breach services such as onboarding calls, incident response plan reviews and on-site workshops, so you can improve the robustness of your cybersecurity.

With the increasing need for pre-breach and cybersecurity services, Beazley has established Lodestone Security LLC to offer both strategic and tactical services and expertise to enhance the cyber defenses of your business, because you shouldn't have to be a Fortune 500 company to afford rigorous cybersecurity.

Beazley InfoSec policyholders will have access to services from Lodestone Security at negotiated rates.

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## Beazley Group

Plantation Place South  
60 Great Tower Street  
London EC3R 5AD  
United Kingdom

T +44 (0)20 7667 0623

F +44 (0)20 7674 7100

## Beazley Group

30 Batterson Park Road  
Farmington, CT 06032  
USA

T +1 (860) 677 3700

F +1 (860) 679 0247

## Beazley Insurance Services

101 California Street  
Suite 1850  
San Francisco, CA 94111  
USA

CA Lic. #0G55497

T +1 (415) 263 4040

F +1 (415) 263 4099

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designed  
insurance