



# Enhanced Cyber Coverage for SMBs

Comprehensive cyber insurance works with our top-shelf cybersecurity software to deliver better terms and a quicker recovery.

## First-Party Coverages

### Incident Response Expenses

Legal fees, forensic investigation, public relations, notifications, call center services, and identity monitoring costs.

### Extortion Loss

Payments made in response to an extortion threat (arising during a ransomware attack).

### Cyber Crime

Direct financial losses arising from fraudulent instructions, funds transfer fraud, or invoice manipulation.

### Business Interruption Loss

Includes income loss and extra expenses incurred from a security incident or a system failure.

### Data Restoration

Costs to restore corrupted or damaged data caused by a security incident or system failure.

### Utility Fraud

Includes fraudulent billings for telephone fraud and electricity use fraud (cryptojacking).

### Dependent Business Interruption Loss

Income loss and extra expenses caused by a dependent business' security incident or system failure.

### Hardware Replacement

Costs to replace computers that were damaged or destroyed as a result of a security incident.

### Reputation Loss

Profit loss resulting from negative media reports on an actual security incident, privacy incident, or extortion threat.

## Policy Enhancements

By installing Alpha Secure software upon inception, policyholders also get:



As low as \$500

Extortion Loss Retention



6 hour Waiting Period

For Business Interruption



365-day Restoration

For Business Interruption

## Liability Coverages

Covers damages and claims for:

- Network Security & Privacy Liability
- Data Subject Liability
- Regulatory Fines
- Payment Card Fines
- Media Liability

Alpha Secure is a fully licensed surplus lines producer that handles all reporting and tax filings on behalf of our brokers.

The terms and definitions in this document are for informational purposes only and may or may not be like those found in the Policy. Additionally, the document is not intended to provide any coverage determinations or coverage positions. The information herein should not be used or relied upon in regard to any particular facts, circumstances, potential claims, or actual claims. Please refer to the Policy for all terms and conditions.

**Insurance fused with security software for a complete defense.**

Get a quote in minutes

Call (332) 242 6776 or visit [elphasecure.com](http://elphasecure.com)