

CyberEdge vs Traditional Insurance

	Property	General Liability	Crime/Bond	K&R	PI	CyberEdge
<i>1st Party Data Protection Privacy Risks</i>						
Network Interruption	Yellow	Red	Red	Red	Red	Green
Cyber Extortion	Red	Red	Red	Yellow	Red	Green
Data Restoration, Recollection, Recreation (Determination and Action)	Red	Red	Red	Red	Red	Green
Employee sabotage of Data	Red	Red	Yellow	Red	Yellow	Green
Virus/ Hacker damage to Data	Red	Red	Red	Red	Red	Green
Denial of Service attack	Yellow	Yellow	Red	Red	Red	Green
Physical damage to Data Only	Yellow	Red	Red	Red	Red	Yellow
<i>3rd Party Data Protection Privacy Risks</i>						
Breach of Personal Information	Yellow	Yellow	Yellow	Red	Yellow	Green
Breach of Corporate Information	Red	Red	Red	Red	Yellow	Green
Outsourcing Liability / Vicarious Liability	Red	Red	Red	Red	Red	Green
Contamination of Third Party Data by any unauthorized software, computer code or virus	Red	Yellow	Red	Red	Yellow	Green
Denial of access to third party data	Red	Red	Red	Red	Yellow	Green
Theft of an access code from the Company's premises	Red	Red	Red	Red	Yellow	Green
Destruction, modification, corruption, damage or deletion of Data	Red	Red	Red	Red	Red	Green
Physical theft of the Company's hardware	Red	Red	Red	Red	Yellow	Green
Data disclosure due to a Breach of Data Security	Red	Red	Red	Red	Yellow	Green
Costs and expenses for legal advice and representation in connection with an Investigation	Red	Red	Red	Red	Yellow	Green
Data Administrative Fines	Red	Red	Red	Red	Yellow	Green
Repair of Company / Individuals Reputation	Red	Red	Red	Red	Yellow	Green
Media Content Liability (IP, Plagiarism, defamation, tresspassing)	Red	Yellow	Red	Red	Yellow	Green
Notificaton Costs	Red	Yellow	Red	Red	Red	Green
Monitoring Costs (with identity theft education and credit file or identity monitoring)	Red	Yellow	Red	Red	Red	Green

Coverage Provided



Coverage Possible



No Coverage



For reference and discussion only: policy language and facts of claim will require further analysis

