AMWINS

Cyber+

When it comes to protecting your clients against financial loss from a cyber-attack, securing the right insurance policy matters. At Amwins, we don't just stop at protection after a loss occurs. Our exclusive Cyber+ insurance program combines tailored and enhanced coverage with industry-leading cyber security services.

Coverage highlights

- $500,000 social engineering and invoice manipulation fraud limits
- Physical property included in social engineering and invoice manipulation coverage
- Invoice fraud not restricted to "net" losses
- No restriction of "products not yet delivered, or services not yet performed" in social engineering or invoice manipulation fraud coverage
- Non-IT dependent product/service supplier interruption/ system failure included
- First dollar forensics (no retention)
- 'Pay on behalf' event management and extortion expenses
- 365-day period of restoration
- Third party event contractual response expenses
- Full limit hardware bricking/replacement coverage
- Breach costs primary to other valid insurance
- Primary, non-contributory where previously agreed via written contract
- Additional Insured and Waiver of subrogation granted where previously agreed via written contract
- $50,000 HIPAA recertification costs
- Only one retention or waiting period need be satisfied (greater value of the two)
- Breach costs outside policy limit
- $1M additional defense costs outside policy limit

Cyber security services included

Breach response services through Mullen Coughlin, a leading cyber security law firm, which includes a 24/7/365 breach hotline and email that immediately connects you with a breach coach.

Portfolio risk mitigation services from Upfort, including:

- Attack surface monitoring
- Inbox protection
- Browser firewall
- Cyber security education program, with new courses added regularly
- Phishing simulations
- Risk analytics
- Endpoint detection and response (EDR) with antivirus and security information and event management*

**Available for an additional charge*

Coverage details

Minimum premium: $1,000

Limits: Up to $5M
$500,000 social engineering and invoice fraud limits

Referral classes:

- Any risk with record count in excess of 1,000,000
- Cannabis/CBD/VAPE
- Law Firms
- Collection Agencies
- Government/military contractors
- Municipalities with over $10M in either revenue or assets
- Hospitals
- Franchisees & Franchisors
- Technology firms
- Medical Billing
- Debt Collectors

Excluded classes:

- Adult Content
- Credit Bureaus
- Critical Infrastructure
- Cryptocurrency/NFT/Cold Wallets
- Data Aggregators
- Financial Institutions
- Online Financial Trading Platforms
- Payment Processors
- Political risks, including but not limited to campaigns, fund raising, action committees, think tanks, or lobbyists
- Technology Companies or any company requiring Tech E&O
- Video Games
- Escrow/Title agents and Law Firms with more than 50% real Estate Practice
- Gambling/Betting
- School Districts
- Universities

AMWINS®

Contact your Amwins broker

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