



CYBERCPA — CYBER COVERAGE

Cyber-attacks and data breaches continue to make the news, and small to mid-size firms are just as vulnerable as larger organizations. Unlocked computers, lost mobile devices, stale security passwords, and network hacker attacks are just some of the ways CPA firms are exposed to data breaches and cyber risk.

CAMICO® cyber coverage, CyberCPASM, is available to policyholders with CAMICO Mutual's Professional Liability insurance.

Core coverages (first-party) include

- **Privacy Breach Response Costs** – Coverage for reasonable legal, public relations, advertising, forensic IT, call center, and credit monitoring fees; costs to provide identity theft education and assistance to affected individuals; and postage expenses incurred by your firm in response to a privacy breach.
- **Network Asset Protection (including Non-Physical Business Interruption)** – Coverage for reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted due to accidental damage or destruction of electronic media or computer hardware; administrative or operational mistakes in the handling of data; or computer crime/attacks. Coverage also includes business interruption and extra expense coverage for income loss resulting from a total or partial interruption of your firm's computer system, which is caused by any of the above events.
- **Cyber Extortion** – Coverage for extortion expenses and extortion monies incurred as a direct result of a credible cyber extortion threat.
- **Cyber Terrorism** – Coverage for income loss and interruption expenses incurred as a direct result of a total or partial interruption of your firm's computer system due to a cyber terrorism attack.

Get in Touch

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Coverage Limits

- \$50,000 per event for each core coverage, and aggregate limits between \$50,000 and \$250,000 depending on firm size. A deductible of \$2,500 per insured event applies. Or,
- \$100,000 per event for each core coverage, and aggregate limits between \$100,000 and \$500,000 depending on firm size. A deductible of \$5,000 per insured event applies.

Breach Response Services

You will have access to comprehensive Breach Response Services coordinated by claims professionals who will work with your firms throughout the entire response process, offering services such as:

- IT security and forensic experts
- Media relations assistance
- Breach notification to clients
- Credit monitoring and identity theft education and assistance
- Remediation services

Risk Management and Claims Handling

Firms with CyberCPA coverage will have access to a cyber risk management website with tools and resources on how to safeguard information, increase awareness of cyber risk, and respond in the event of a cyber incident or suspected breach. A suspected or actual privacy breach must be reported directly to CAMICO, who will then engage a breach services specialist to manage the claim.

For firms seeking higher cyber limits, please contact CAMICO and speak with an Account Executive about stand-alone cyber coverage options.



This information is provided as a general overview and is not intended to be a complete description of all applicable terms and conditions of coverage. Actual coverages and risk management services and resources may change without notice and are subject to policy provisions as issued. Coverage and risk management services may vary and are provided by CAMICO and/or through its partners and subsidiaries. CAMICO is a registered trademark of CAMICO Mutual Insurance Company. © CAMICO Mutual Insurance Company. All Rights Reserved. CMICCC05102022