

IIA Cyber Secure Program

What would your office do if you had a Data Breach?

MAIA has partnered with Arlington/Roe to offer our members an EXCLUSIVE program to help protect your agency in the event of a Data Breach!

Agencies over \$10M in revenue, over 50% benefits or with prior cyber losses must be underwritten.

1. Choose one of four options. The premium for each option is listed below.
2. Completed, signed and dated application emailed to eoteam@michagent.org.
3. Check payable to:
 - a. IIAA Agency Administrative Services mailed to PO Box 780 Prosperity, SC 29127 or
 - b. Pay Electronically at <https://iiaba.epaypolicy.com/>

For more information, please contact:

MAIA - Director of Agency E&O Program Management

Melissa Reed

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MAIA -Sales Executive

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Insurance Agents and Brokers with revenues between \$1,000,001 and \$2,000,000

LIMITS:	Option #1	Option #2	Option #3	Option #4
Breach Response				
Notified Individuals:	50,000	50,000	100,000	100,000
Legal, Forensic & Public Relations/Crisis Mgmt:	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
The Breach Response limits above are in addition to the policy aggregate limit of liability				
Policy Aggregate Limit of Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Additional Breach Response Limit				
Additional Breach Response Limit:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
First Party Loss				
Business Interruption Loss:				
<i>Resulting from Security Breach:</i>	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<i>Resulting from System Failure:</i>	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Dependent Business Loss:				
<i>Resulting from Dependent Security Breach:</i>	\$250,000	\$250,000	\$250,000	\$250,000
<i>Resulting from Dependent System Failure:</i>	\$250,000	\$250,000	\$250,000	\$250,000
Cyber Extortion Loss:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Data Recovery Costs:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Liability				
Data & Network Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Regulatory Defense & Penalties:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Payment Card Liabilities & Costs:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Media Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
eCrime				
Fraudulent Instruction:	\$250,000	\$250,000	\$250,000	\$250,000
Funds Transfer Fraud:	\$250,000	\$250,000	\$250,000	\$250,000
Telephone Fraud:	\$250,000	\$250,000	\$250,000	\$250,000
Criminal Reward				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
Enhancements:				
Consequential Reputational Loss	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
Cryptojacking	\$100,000	\$100,000	\$100,000	\$100,000
Computer Hardware Replacement Costs	\$100,000	\$100,000	\$100,000	\$100,000
Invoice Manipulation	\$50,000	\$50,000	\$50,000	\$50,000
RETENTIONS:				
Breach Response				
Legal, Forensic & Public Relations/Crisis Mgmt:	\$1,000; \$500 for Legal	\$1,000; \$500 for Legal	\$1,000; \$500 for Legal	\$1,000; \$500 for Legal
Each Incident, Claim or Loss:	\$1,000	\$1,000	\$1,000	\$1,000
Retention for Cyber Extortion Loss:	\$1,000	\$1,000	\$1,000	\$1,000
PREMIUM:	Premium: \$550 SL Tax: \$13.75 Total: \$563.75	Premium: \$850 SL Tax: \$21.25 Total: \$871.25	Premium: \$950 SL Tax: \$23.75 Total: \$973.75	Premium: \$1,500 SL Tax: \$37.50 Total: \$1,537.50