

AIG Cyber Insurance Policy Coverage Summary		
<u>Coverage type</u>	<u>Definition of coverage provided</u>	<u>Example of County specific coverage afforded</u>
Specialty Professional Liability	Provides coverage for outsourcing or cloud storage of County data that is breached AND data for other agencies that Dakota County is hosting on County servers	Coverage for the hosting of data for others. PH Docs application is the best example under consideration.
Privacy & Network Security	Provides coverage for claims arising out of Unauthorized Access, Hacking, Virus/Malicious Code, Breach or disclosure of Personally Identifiable or Personal Health Information etc.	
Media Content Liability	Provides coverage for claims such as Infringement of Intellectual Property or Personal & Advertising Injury from the content on the Insured's Website	Coverage for actions of liable, slander or extortion on the County's website, Facebook or Twitter. Also includes the streaming of County Board meetings.
Regulatory Coverage	Provides coverage for actions/proceedings against the Insured by a regulatory agency (Attorney Generals, Dept. of Health & Human Services, FTC, Etc.) resulting from a violation of a Privacy Law	Coverage for fines or penalties imposed by regulatory agency for violations of HIPPA or Data Practices.
Event Management	Breach Notification Crisis Management/Public Relations Costs (we have coverage of \$50k here could increase to \$250k) Forensic Consulting Costs Credit Monitoring / Identity restoration	<ul style="list-style-type: none"> • Coverage for credit monitoring of individuals affected by breach. • Public relations for crisis response • Outside Forensic IT services to Identify details on breach • Defense counsel cost
Network Interruption	Provides coverage for the Loss of Income and expenses incurred to reduce Loss of Income, minimize the duration of a Network Interruption, Forensic Expenses due to a Network Attack/Denial of Service Attack	
Data Restoration Loss	Costs the Insured incurs to restore data destroyed or altered as a result of a network security breach; if data cannot be restored coverage will pay the costs the Insured incurred to make that determination	
Cyber Extortion	Costs the Insured incurs to respond to a threat by a third party to commit a network security breach or privacy breach	