



## The Last Thing the School Board Wants to Hear After a Cyber Attack: “It’s Not Covered Under Our Policy”

Wright Specialty Insurance and CFC Underwriting have been teaming up to provide your educational institution very broad cyber coverage and risk management services rolled into one policy. Does your current policy match up to these 30 coverage points?

<u>CFC Underwriting/Lloyds</u>	<u>Other Policy</u>
✓ No Annual Aggregate Limit	<input type="checkbox"/>
✓ 30 Separate Insuring Clauses	<input type="checkbox"/>
✓ Full Prior Acts Coverage	<input type="checkbox"/>
✓ Fraudulent Computer Funds Transfer	<input type="checkbox"/>
✓ Theft of Funds in Escrow	<input type="checkbox"/>
✓ Phishing/Social Engineering	<input type="checkbox"/>
✓ Telephone Hacking	<input type="checkbox"/>
✓ Corporate ID Theft	<input type="checkbox"/>
✓ Cyber Extortion	<input type="checkbox"/>
✓ Unauthorized Use of Computer Resources	<input type="checkbox"/>
✓ Hardware Replacement Costs	<input type="checkbox"/>
✓ Business Interruption and Dependent BI	<input type="checkbox"/>
✓ Reputational Harm	<input type="checkbox"/>
✓ Operational Failure	<input type="checkbox"/>
✓ Forensic Costs	<input type="checkbox"/>
✓ Regulatory Fines and Penalties	<input type="checkbox"/>
✓ PCI Fines and Penalties	<input type="checkbox"/>
✓ Multi-Media Liability	<input type="checkbox"/>
✓ Management Liability	<input type="checkbox"/>
✓ Crypto Hacking	<input type="checkbox"/>
✓ Third Party Breach Management Costs	<input type="checkbox"/>
✓ Post Breach Remediation Costs	<input type="checkbox"/>
✓ No Arbitration Clause	<input type="checkbox"/>
✓ No Mandatory Security Requirements	<input type="checkbox"/>
✓ No Encryption Exclusion	<input type="checkbox"/>
✓ 24/7 Cyber Incident Response Team	<input type="checkbox"/>
✓ Cyber Incident App for Mobile Device	<input type="checkbox"/>
✓ Cyber Risk Management Tools (at no additional costs)	<input type="checkbox"/>
✓ Protection Before, During and After a Cyber Event	<input type="checkbox"/>
✓ Easy to Read Policy/Easy to Complete Application	<input type="checkbox"/>

*\*This is a generalized summary of policy terms and conditions. Please refer to the CFC Underwriting/Lloyds policy Form 3.0 for specific policy wording.*