



MORANCO
LEGAL MALPRACTICE INSURANCE
HEALTH INSURANCE
CYBER INSURANCE EXPERTS

HOW WILL A CYBER POLICY PROTECT MY BUSINESS?

Here are example(s) of what most standalone Cyber insurance policies will cover:

First Party Coverage:

- **Notification Costs** - Cost to notify affected individuals after a data breach.
- **Breach Costs Inside / Outside** - Breach costs erode the aggregate limit (inside) or are separate (outside).
- **Business Interruption** - Covers lost profits incurred due to business shutdown.
- **Business Interruption Waiting Period** - Minimum duration of business interruption before coverage starts 6-8 hours on most policies.
- **Data Recovery** - The cost of recovering data.
- **Extortion / Ransomware** - Covers damage and ransom payments from an attack.
- **Bricking** - When computers and electronic hardware are damaged beyond repair.

Third Party Coverage:

- **Liability** - Third Party Liability costs.
- **PCI** - Covers fines or penalties imposed by banks or credit card companies.
- **Regulatory** - In case you're fined by regulators (e.g. for breaching consumer privacy).
- **Media** - When your content triggers legal action against you (e.g. - libel, plagiarism)

Cyber Crime

- **Computer Fraud** - Covers funds or property stolen resulting from a hack.
- **Funds Transfer Fraud** - When a criminal deceives a bank / institution to transfer funds.
- **Social Engineering** - When cyber criminals deceive a business to transfer funds willingly.

For free cyber quote estimates, please complete the attached 1 page Coalition Cyber application and email this form to jeremy@moranconational.com



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