

# Insurance Coverage

Parassure Protect's cyber and monitoring services includes **\$100,000** of cyber liability insurance.

The Parassure Protect program protects businesses for the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personal information, which is any private, non-public information of any kind in the merchant's care, custody or control.

The program is backed by an A+ rated carrier.

## Coverage Details

- Civil proceeding or investigation including requests for information for an actual or alleged violation of any privacy regulation (PII data) brought on behalf of any federal, state, or foreign governmental agency including;
  - Defense & settlement or judgment
  - Regulatory fines & penalties (including PCI, GDPR)
  - Mandatory forensic examination
- PCI re-certification services to re-certify compliance with PCI Security Standards
- Crisis management and fraud prevention expense:
  - Notification
  - Credit Monitoring
  - Public Relations
  - Call center
  - Forensics
  - Associated Legal Expenses
- Sub-limits apply:
  - e-Theft - \$100,000
  - Forensics and Legal - \$25,000
  - Ransomware - \$10,000
  - Telecommunications Theft - \$10,000
  - Social Engineering Fraud - \$10,000



Ransomware



Social Engineering



Data Breach

## Policy Details

- Limit of Liability:  
\$100,000  
(annual aggregate)
- Zero Retention  
(\$0 deductible)
- Coverage Territory is  
Worldwide
- Claim reporting requirement:  
within 60 days upon  
becoming aware of a  
suspected or actual breach
- Ineligible businesses:
  - PCI Level 1 merchants  
categorized by a card brand
  - Already suffered a PCI  
breach