

**Modern businesses rely on electronic data, computers and networks to support critical operations and better serve customers. Think about it:** Do your clients store data, including private information on computers; use e-mail; generate revenue online; or use their network to control production, manufacturing, inventory or a supply chain? If so, then your clients are at risk if they don't have information risk coverage.

Designed for small- to mid-size companies, CNA NetProtect Essential<sup>SM</sup> provides critical cyber liability coverage necessary for any business that uses computers to manage information. It provides coverage for third-party claims related to privacy injury, identity theft or network damage.

**Key Competitive Advantages**

- Admitted coverage
- Fast and simple process from submission to policy issuance
- All network information is covered enterprise-wide, not just information on Web sites
- Covers claims related to identity theft
- Covers damage due to viruses, denial of service and security breaches
- Includes theft of others' trade secrets, proprietary or confidential information from the insured's network
- First-dollar loss coverage for costs to comply with California SB 1386 and similar "duty to notify" laws or regulatory actions

**CNA NetProtect Essential<sup>SM</sup> Coverage at a Glance**

	<b>What NetProtect Essential<sup>SM</sup> Covers</b>	<b>Why Choose NetProtect Essential<sup>SM</sup></b>
<b>Privacy Injury and Identity Theft</b>	Private actions arising from unauthorized disclosure of others' private information arising out of a network security breach and in violation of: <ul style="list-style-type: none"> <li>• Any applicable privacy law, e.g., HIPAA, GLBA, COPPA and EU Data Protection Act</li> <li>• Insured's published privacy policy</li> <li>• Any security breach notice law, e.g., California SB 1386</li> </ul>	<ul style="list-style-type: none"> <li>• All network information is covered enterprise-wide, not just information on Web sites</li> <li>• Covers any current or future applicable privacy law worldwide</li> <li>• Covers claims related to identity theft resulting from unauthorized disclosure of private information</li> </ul>
<b>Regulatory Expense</b>	<ul style="list-style-type: none"> <li>• Insured's costs to notify others if they suspect a security breach or compromise of their private information, e.g., California SB 1386 compliance costs</li> <li>• Insured's costs to comply with any applicable privacy law or regulation if a regulatory authority notifies them that they may be noncompliant</li> </ul>	<ul style="list-style-type: none"> <li>• Regulatory expense covers first-dollar loss, with no deductibles or co-insurance; sublimit applies</li> </ul>
<b>Network Damage</b>	Damage to information residing on insured's network, including: <ul style="list-style-type: none"> <li>• Insured's own information, upon which others rely, residing on a network</li> <li>• Others' information on insured's network</li> <li>• Network interruption or customers' inability to access or use insured's network or their network if interruption is caused by insured</li> <li>• Theft or unauthorized disclosure of others' information on insured's network</li> </ul> Also covers disruption of or damage to others' networks and information thereupon, if caused by insured.	<ul style="list-style-type: none"> <li>• All network information is covered enterprise-wide, not just information on Web sites</li> <li>• Covers damage due to viruses, denial of service and security breaches</li> <li>• Includes outsourced network services for which insured is liable; sublimit applies</li> <li>• Includes theft of others' trade secrets, proprietary or confidential information in insured's care</li> </ul>



### Broad Appetite

NetProtect Essential<sup>SM</sup> offers admitted coverage worldwide and is available with limits up to \$2 million. NetProtect Essential<sup>SM</sup> is designed for any business that is U.S. domiciled and generates gross revenue of less than \$100 million. While suitable for any business, NetProtect Essential<sup>SM</sup> focuses on the following industries:

- Financial Services
- Health Care and Life Sciences
- Retail
- Manufacturing
- Construction
- Hospitality
- Telecommunications
- Technology

### Restricted and Prohibited Classes

NetProtect Essential<sup>SM</sup> cannot be written for certain classes, including online and offline providers of:

- Adult Content
- Gaming or Gambling
- Sale of Alcohol, Tobacco, Firearms or Other Weapons
- Colleges, Universities and Similar or Related Risks
- Online Retail Securities Trading — Does not preclude coverage for other financial services

### Minimum Risk Controls

To qualify for complete coverage, including third-party and network security coverages, insureds must implement, at a minimum, these risk controls:

- Anti-virus
  - Employ anti-virus software on all computing devices
  - Automatically update anti-virus software at least daily
  - Automatically scan and filter e-mail attachments and downloads before opening files
- Automatically receive virus and threat notifications from the United States Computer Emergency Readiness Team (US-CERT), SANS Institute or a similar provider
- Securely configure firewalls other than a default configuration
- Configure networks using multiple firewalls (or equivalent) to separate back-office operations from Internet-facing operations
- Promulgate a security policy to all employees and contractors
- Have a tested disaster recovery plan that includes recovery from data center disasters
- Have a tested security incident response plan that addresses both direct (e.g., hacking) and indirect (e.g., virus) attacks upon network
- Back up network data and configuration files daily
- Store back-up files in a protected location
- Allow remote access to network only if it is via a VPN or equivalent system
- Monitor network platform vendors at least daily for availability of security patches and upgrades
- Test and install security patches and upgrades within 30 days of availability, preferably within seven days
- Always lock server rooms or otherwise limit access to authorized personnel

Other minimum controls may apply for content injury, privacy injury and professional liability coverage. Please inquire about specific risks and your clients' needs.

**For more information about CNA insurance solutions for technology companies, contact your local branch or visit [www.cna.com](http://www.cna.com)**

