



# Cyber Liability Insurance

Benefit trust funds and unions perform important duties by striving to provide the best benefits and conditions they can obtain for working men and women. In carrying out these duties, trust funds and unions have access to the personal information, such as social security numbers and home addresses, of their participants and members. If this data is lost, most states mandate that the entity must respond in a timely manner by notifying potentially affected individuals, regulators, and the press. **Ullico Casualty Group, LLC has partnered with a strong Cyber Liability insurance provider so that our policyholders do not need to face this situation alone.**

Policy Highlights	Benefits
Privacy Liability	<ul style="list-style-type: none"> <li>• Losses arising from failure to protect sensitive personal or health information in electronic or hard copy format</li> <li>• Includes regulatory defense and settlement</li> </ul>
Breach Notification	<ul style="list-style-type: none"> <li>• Data Breach counsel to provide immediate triage and consultation</li> <li>• Data Breach network of experts providing crisis management services including legal, computer forensics, regulatory and individual notification guidance, call center, credit monitoring and identity restoration services</li> </ul>
Multimedia Liability	Coverage for claims related to multimedia activities such as defamation, libel, plagiarism or copyright infringement
System Damage	<ul style="list-style-type: none"> <li>• Restore, re-collect, and replace data</li> <li>• Hire specialists, investigators, forensic auditors, and loss adjusters to review to substantiate the loss</li> </ul>
Business Interruption	<ul style="list-style-type: none"> <li>• Net income policyholder would have earned</li> <li>• Operating expenses</li> </ul>
Regulatory Actions	Coverage for civil regulatory actions, expenses related to information requests, compensatory awards, and regulatory penalties and fines to the extent permitted by law
Cyber Threats & Extortions	Monies paid by policyholder following threat
PCI Fines	Fines and penalties from non-compliance with Payment Card Industry Data Security Standards

## KEY POLICY FEATURES

- Proprietary rates and form with Barbican, a Lloyd's of London syndicate
- Ullico Casualty Group, LLC Professional Liability policyholders may receive indications with renewal quotations by answering only five additional questions
- Broad coverage at competitive premiums and deductibles
- Limits range from \$250,000 to \$2M with higher limits available upon request
- Full limits for all coverages except PCI Fines

## CYBER LIABILITY CLAIMS SCENARIOS

An administrator for a large multiemployer pension fund loses his laptop while traveling for an educational conference. He had kept records of the fund's beneficiaries on the hard drive of the laptop. Although there is no evidence that anyone has accessed the records, the fund must respond. They have to hire a specialist to uncover which records were housed on the laptop, and then contact affected beneficiaries, report to the state, publish a public announcement, and provide credit monitoring services.

A hacker accesses a third party administrator's (TPA) system and steals confidential information for the purpose of identity theft. A health and welfare fund that is contracted with the TPA has participant data that was impacted by the breach. The TPA loses control of a majority of the fund's participants' personally identifiable nonpublic information including name, date of birth, social security number and protected health information. The fund must investigate the breach, notify state and federal regulators and affected participants and defend any third party claims that arise from the harm caused to its participants by the breach.

The director of a joint apprenticeship training committee (JATC) sells old campus furniture, not realizing that student forms were still filed in a cabinet. These forms include the names, addresses, and social security numbers of previous students. The JATC has to notify and monitor the credit of all the affected individuals.

# EBERTS & HARRISON

*Union Insurance by Union Agents*

**Christian Phillips, Leanna Brewer & Dane Sutherland**  
**1604 Ridgeside Drive - Suite 203**  
**Mount Airy, Maryland 21771**  
**(301) 596-3940**  
**[Christian@ebertsandharrison.com](mailto:Christian@ebertsandharrison.com)**

## OTHER PRODUCTS FROM ULLICO CASUALTY GROUP, LLC

Fiduciary Liability | Union Liability | Commercial Lines

This document is descriptive only and does not constitute a part of, or endorsement to, the policies. Whether and to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policies as issued. No warranties or representations of any kind are made to any party except as provided in the issued policies.

Ullico Casualty Group, LLC is a subsidiary of Ullico Inc., the holding company. Ullico Casualty Group, LLC: In CA, Ullico Insurance Agency, LLC Lic# OE16939; in NY, Ullico Casualty Agency. Products may not be available in all states.



INSURANCE | INVESTMENTS

**Ullico Casualty Group, LLC**  
8403 Colesville Road  
Silver Spring, MD 20910

