The Chubb Privacy Protection® Policy approaches traditional network liability coverage with an innovative new alternative. This next generation policy focuses on privacy liability arising out of lost devices, network security breaches and human errors. It even covers companies from mistakes made by third party service providers.

**Target Risks**

- Any business managing:
  - Sensitive customer or employee information
  - Third party corporate information
  - A computer network
  - A website

**Coverage Highlights**

- Privacy coverage includes customer and employee information, personal information in any format, and network, as well as non-network security breaches.
- Free access to eRisk Hub®, a web-based loss prevention resource containing information and technical resources to help policyholders manage their privacy and network risks.
- Data breach expenses include voluntary notification and expenses to comply with the consumer notification provisions of the applicable jurisdiction that most favours coverage.
- No coinsurance, prior written approval, or post-discovery time restrictions for Data Breach Fund
- Access to Chubb's Data Breach Team, a pool of independent third-party professional service providers, that offers specific solutions for data breach response.
- Data Breach Coach staffed by legal experts from a choice of leading Canadian law firms that specialize in privacy law.
- Privacy Regulations coverage includes the latest regulations including the Personal Information Protection and Electronic Documents Act (PIPEDA), Personal Health Information Protection Act (PHIPA), the Identity Theft Red Flags Rule, HITECH Act and Massachusetts 201 CMR 17.
- Definition of damages includes regulatory fines where permitted by law, a consumer redress fund, and punitive and exemplary damages (most favourable jurisdiction language).
Coversages

- **Privacy Liability**: covers loss arising out of the organization's failure to protect sensitive personal or corporate information in any format; provides coverage for regulatory proceedings brought by a government agency alleging the violation of any provincial, federal, or foreign identity theft or privacy protection legislation.
- **Data Breach Fund**: covers expenses to retain a computer forensics firm to determine the scope of a breach, legal advice to comply with privacy regulations, to notify and provide credit monitoring services to affected individuals, and to obtain legal, public relations or crisis management services to restore the company's reputation.
- **Network Security Liability**: covers liability of the organization arising out of the failure of network security, including unauthorized access or unauthorized use of corporate systems, a denial of service attack, or transmission of malicious code.
- **Internet Media Liability**: covers infringement of copyright or trademark, invasion of privacy, libel, slander, plagiarism or negligence arising out of the content on the organization's internet website.
- **Network Extortion Threat**: covers extortion monies and associated expenses arising out of a criminal threat to release sensitive information or bring down a network.

Available Extensions Via Endorsement

- **Digital Asset Loss**: covers costs incurred to replace, restore or recollect data which has been corrupted or destroyed as a result of a network security failure.
- **Business Interruption**: covers loss of income and extra expense arising out of the interruption of network service due to an attack on the insured's network, including the acts of criminal hackers, malicious insiders and distributed denial-of-service (DDoS) attacks.
- **Contingent Business Interruption**: covers loss of income and extra expense to the insured arising out of a network interruption caused by a key service provider, which can also include co-location facilities web hosting companies and outsourced e-commerce service providers.
- **Option for a single Data Breach Fund limit that is in addition to the policy’s liability limits for all data breach expenses**, provided by the Data Breach Fund Sidecar endorsement.

Contact Us

Contact your local underwriter or visit us at Chubb.com/ca

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