



# PRIVACY VS. CYBER COVERAGE COMPARISON

COVERAGE POINT	CYBER LIABILITY	PRIVACY LIABILITY
Failure to protect the private data of others	Yes	Yes
Includes data obtained via insured's computer information system, network or website	Yes	Yes
Includes data in all forms	No	Yes
Regulatory fines & penalties covered resulting from a privacy regulatory proceeding	No	Yes
Insured choice of counsel	Yes	Yes
Insured consent to settle	Yes	Yes
Pay on behalf of insured (not reimbursement)	Yes	Yes
Worldwide coverage Including duty to defend	Yes	Yes
Mental anguish coverage included	No	Yes
Damages includes multiplied & punitive	No	Yes
Who is insured includes persons or organizations as required by written contract	No	Yes
Liability coverage extends to privacy event expenses incurred by third parties	Yes	Yes
Privacy event expenses for employees of insured	Yes – various sublimits available	Yes – various sublimits available
Notification expenses	As required by law	As required by law or as reasonably necessary for your business
Service provider	Insured may use our service provider (IDT 911) or another firm they choose with our prior consent.	Insured may use our service provider (IDT 911) or another firm they choose with our prior consent.

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