



Comparison / Coverage Summary

Effective 2017

AIG / LEXINGTON CYBER COVERAGE

(Not Available in New York)	AIG/LEXINGTON	Limit
COVERAGE SUMMARY		
Insurance Coverage Types		(Maximum \$1,000 Retention)
Privacy Liability (including investigations)	Yes	\$1,000,000
Website Media Liability	Yes	\$1,000,000
Regulatory Defense Coverage	Yes	\$1,000,000
Regulatory Fines/Penalties Coverage	Yes	\$1,000,000
Network Security Liability	Yes – S/T/C/E as long as any results in privacy event	\$1,000,000
PCI Fines/Penalties Coverage	Yes	\$250,000
Cyber Extortion Coverage	Yes	\$1,000,000
Privacy Event Loss Mitigation	Yes	\$500,000
Legal / Breach Coach	Yes	\$500,000
Forensics	Yes	\$500,000
Crisis Management/Public Relations	Yes	\$500,000
Breach Notifications	Yes	\$500,000
Victim Resolution/Victim Hotline, Identity Monitoring	Yes	\$500,000
Risk Mitigation Benefits / Covered Expenses (Contractual)	Platinum	\$500,000
Employee Education Modules	✓	
Information Security Module	✓	
Information Technology Module	✓	
eNetwork Interruption / EE / Data Reconstruction	✓	\$500,000
<i>OTHER PROGRAM TERMS & POLICY CONDITIONS</i>		
Incident Response On-Demand (24/7)	✓	
Identity Protection Plan (All FT Employees - Automatic)	✓	
Private Information (PII, Corporate, Paper/Cloud/Unencrypted)	✓	
Rogue Employee Coverage under Dishonesty Exclusion	✓	
Broad Def. of Insured to include Ind. Contractors	✓	
Blanket Additional Insured (Vicarious)	✓	
Computer Crime / Theft of the Insureds Funds / CCC / UEFT	No	
Carveback for Unfair Competition/Deceptive Practices	✓	FTC / Regulatory
Cancellation (Non-Cancellable)	✓	10 Day for Non-Pay
Automatic Coverage for Newly Acquired/Created Entities	✓	20% Acquisition Clause
Broad 50/50 Consent to Settle Clause	✓	

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