With the amendment of Bill S-4 requiring mandatory privacy breach reporting to the Privacy Commissioner by all businesses in Canada, one cannot afford to be without proper Cyber Coverage. Cansure has designed an affordable and comprehensive Cyber and Data Breach coverage that protects the insured for both first party and third party losses. The product is perfectly tailored to suit Small Medium Enterprise (SME) Businesses.

For a detailed quote, please contact: cyber@cansure.com

CYBERSURE COVERAGE FEATURES

No Application Forms required for most risks

Breach of Personal Data Coverage including:
- Breach Forensics
- Breach Investigation Costs
- Breach Notification Costs
- Monitoring Costs
- Public Relations Costs

Business Interruption Coverage for:
- Computer Hacker Attacks
- Denial of Service (DOS) Attacks

Hacker Damage Coverage for:
- Computer Systems
- Software Programs and Data

Cyber Extortion Coverage including:
- Professional fees to handle and negotiate ransom demand
- Theft of ransom during transit

Third Party Privacy Infringement Claims Coverage for Breach of Personal Data including:
- Privacy Forensic, Investigation and Legal Defence costs
- Both electronic and paper data breaches
- Regulatory awards including fines and penalties
- Breach of any consumer data protection law, right to privacy, and duty to maintain security.

No Retroactive Date applies to breaches caused by unknown viruses

Toll Free CYBERSURE Breach Response Hotline
Premiums starting from only $140
Available as Policy Add-On or Stand Alone Coverage

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info@cansure.com | 1.877.685.6533
Cyber attacks in the form of computer viruses and computer hacks are on the rise and your clients cannot afford to be unprotected any longer. The viruses and hacks that you have heard about in the news, such as those targeting Sony, Home Depot, Target, Staples, and Ashley Madison are also happening to small and mid-sized organizations. Any organization that relies on computer systems to operate is vulnerable to cyber attacks causing delay, interruption, destruction and resultant losses. Any organization that collects or stores personal or proprietary information of others in digital form is vulnerable to privacy infringement claims arising from data breaches.

**CYBERSURE COVERAGE FEATURES**

**Single Limit of Insurance for all Coverages**
Our CYBERSURE coverage form provides a basket of coverages with a blanket limit of insurance in which you can purchase from $50,000 to $10,000,000. This provides you full flexibility to utilize your full coverage limits on any of the first or third party coverages provided by the form.

**Breach of Personal Data Coverage**
This covers forensic and investigation costs to determine the cause of the breach. It also covers any mandatory breach notification requirements from the Privacy Commissioner and regulatory imposed credit monitoring costs of clients affected by the breach and public relations costs.

**Business Interruption Coverage**
This covers loss of income due to a hack of your computer systems through unauthorized access, computer viruses, worms and Trojans that may render your computer system inoperable. It also covers business interruption losses from denial of service attacks on your computer systems.

**Hacker Damage Coverage**
This covers damage done by a hacker, including the cost to restore and repair your computer system. Hackers can damage, destroy, alter, corrupt, copy, steal or misuse your programs and data. Coverage also addresses the replacement and repair of programs and data you hold electronically or for which you are responsible.

**Privacy Infringement Claims Coverage for Breach of Personal Data**
This covers third party privacy infringement claims for breach of personal data, including a breach of any consumer data protection law, right to privacy, and duty to maintain security. For example, if you lose your client’s personal data, such as credit card numbers, Social Insurance numbers, or other sensitive private information, you might be subject to regulatory investigations, fines, penalties and civil lawsuits. Coverage is provided for forensic, investigative, and legal defense cost as well any regulatory award, civil fines and penalties. Coverage includes both electronic and paper breaches of personal data.

**Cyber Extortion Coverage**
Cyber extortion is a becoming a common crime involving an attack or threat of attack coupled with a demand for money to avert or stop the attack. Coverage extends to Professional fees to handle and negotiate ransom demand and theft of ransom money while in transit.

**No Retroactive Date for Unknown Viruses**
Most Cyber policies will have a retroactive date which starts on the first date of inception of the policy. This means that if a data breach occurred before the inception date of the policy, there would be no coverage. What if an unknown virus or malware that was undetectable by the latest anti-virus software breached your system before you incepted your cyber policy? There may be no coverage. The Retroactive date on our form does not apply to a breach arising out of any virus, worm, Trojan, bot, or any other malicious code, software, spyware or malware that was not, on the date the breach occurred, named and recognized by the CERT Coordination Centre or any other industry-acceptable third party anti-virus, anti-malware software company.

**CYBERSURE Breach Response Hotline**
In addition to the coverage provided in the policy, Cansure is pleased to announce the launch of a complimentary post breach risk management service available to insureds with CYBERSURE coverage. Insureds will have access to a toll-free hotline direct to a Cyber Breach Coach who will assist in responding to a breach event from system restoration to dealing with the Privacy Commissioner. Cansure is pleased to have partnered with the law firm of Dolden Wallace Folick LLP (DWF) to provide this service.

**OPTIONAL CYBERSURE COVERAGES**

**Electronic Social Engineering Theft and Phishing Scam Coverage**
This optional endorsement to CYBERSURE provides coverage for theft of your money or assets from scams by electronic means. This includes computer crime, electronic theft of money, electronic identity theft, forging your electronic signature, telephone hacking and phishing scams. A common email scam would be to pose as the CEO of a company and send an email request to the accountant to wire money to a fake supplier.

**Breach of Canadian Anti-Spam Legislation (CASL) Coverage**
This optional endorsement to CYBERSURE provides coverage for CASL Infringement Claims resulting from a hacker attack, or an unintended breach of CASL by you or your employees. It provides forensic, investigations and defence costs with respect to a CASL infringement claim but does not cover any CASL Regulatory Awards.

**Director’s and Officers Liability Coverage**
D&O liability claims for Cyber breaches have been on the rise as executives and managers are under increasing pressure to manage the cyber risks in their businesses. Our competitively priced For Profit D&O coverage forms have no cyber exclusions and are a perfect complement to CYBERSURE.

For a detailed quote, please contact:

cyber@cansure.com