

E-Risk Services – Cyber Insurance

Products offered on Nationwide® companies' paper. AM Best rating A (Excellent), FSC XV Fortune 100 company



Protect yourself from cyber threats

E-Risk's Cyber, Media, and Technology Security Services (CMTS) and Cyber and Professional Services (CAPS) insurance policies are specifically designed to protect the cyber risks of small and medium businesses.

Our risk appetite

E-Risk considers primary coverage for businesses that have up to \$100 million in revenue and excess coverage for businesses that have up to \$250 million in revenue for both CMTS and CAPS.

Value-added services

We offer a wide range of services to support our insureds, including:

- A free 24/7 breach response hotline and a panel of incident response experts that help remediate cyber events swiftly and with the appropriate technical acumen.
- Our free risk management platform, with resources from our partners Zywave and Enquiron, includes:
 - A cyber risk assessment
 - Phishing training
 - Incident response plan templates
 - Additional information and resources about MFA, proper cyber hygiene, ransomware best practices and phishing scam awareness
- Free access to KYND ON, which includes:
 - Continuous risk monitoring and real-time alerts that help effectively reduce risk exposure and threats
 - Access to KYND's engineers to help rectify critical vulnerabilities identified in the assessment

Coverage highlights*

- Full limit extortion/ransomware coverage
- Full limit first party business interruption and dependent business interruption, including system failure; coverage for loss of business income and extra expenses
- \$0 retention for business interruption expenses
- Broad definition of dependent business; not solely limited to third-party technology providers
- 365-day period of recovery for business interruption losses
- \$250,000 limits for technology fraud coverage (cybercrime and social engineering)
 - Coverage extended to include invoice manipulation at \$250,000 limit and utility & telecommunications fraud (including botnetting and cryptojacking) at a \$100,000 limit
- Computer system definition includes employee-owned devices while performing duties of their employment
- Reputational harm with 180-day period of recovery
- Affirmative coverage for GDPR and CCPA
- Costs of Notification includes voluntary notification of privacy breaches
- Voluntary Shutdown included in definition of Computer Interruption
- Business associate HIPAA liability coverage for healthcare firms at full policy limit
- Hardware Restoration/Bricking Coverage
- Criminal reward coverage extended to pay 50% of any reward the insured pays
- Automatic Vicarious Liability Coverage pursuant to a contract

* Some of these coverages only available on our surplus lines paper. Please contact your underwriter for more information

Our CMTS class of business appetite

- Accountants
- Advertising and marketing firms – no media coverage provided
- Agriculture (including forestry and fishing)
- Allied healthcare, doctor and dental offices
- Architects and engineers
- Consultants
- Insurance agents
- Miscellaneous professional services
- Printing and publishing (excludes media coverage)
- Recruiting and staffing firms
- Auto dealers
- Construction and contractors
- E-commerce
- Financial advisors
- Funeral homes and services
- Hospitals (under \$50M in revenue, excess only)
- Inbound call centers
- Law firms (under \$10M in revenue, excess only)
- Logistics and transportation
- Managed service providers (under \$10M in revenue)
- Manufacturing
- Media production (excludes media coverage)
- Medical billing and debt collecting companies
- Municipalities (under \$10M in revenue, includes utility providers)
- Nonprofits
- Nursing homes and retirement homes
- Private equity firms
- Private/charter schools
- Property Management
- Real estate development
- Retail and Hospitality (hotels, clubs, shops, restaurants)
- Social service organizations
- Title agents (under \$10M in revenue, cyber crime sub-limited to \$100k)
- Venture capital firms
- Wholesale and distribution

Our CAPS class of business appetite

- Digital marketing
- Document/data conversion
- Electronics repair
- Hardware installation
- IT consulting without MSP exposure
- IT staffing
- IT training and education
- Managed service providers (under \$10M in revenue)
- Outsourced and custom software development
- Quality control and testing services
- Value added reselling services
- Web development
- Standard software development, including following
 - CRM
 - E-commerce
 - Enterprise resource planning
 - Financial
 - Healthcare and medical
 - Practice management
 - Social media
 - Business analytics
 - Consumer
 - E-discovery
 - IT analytics
 - Professional services (accounting, HR, risk management etc.)
 - Sharing economy
 - Telematics

Get started today!

Contact your underwriter for more information.
