



**DMI INSURANCE SERVICES, INC.**

*Automotive Program Specialists*

[www.dmi-insurance.com](http://www.dmi-insurance.com)

**CYBER LIABILITY  
PROGRAM ENROLLMENT**

**ENTITY NAME:** \_\_\_\_\_

**EFFECTIVE DATE:** \_\_\_\_\_

The Cyber Liability Program aims to protect businesses for the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personal information, which is any private, non-public information of any kind in the merchant's care, custody or control.

The Cyber Liability Program is facilitated through the North American Data Security RPG (named insured on master policy), a risk purchasing group which is registered in all 50 states and the District of Columbia.

The master policy is underwritten by an AM Best A- rated insurance carrier.

**CYBER LIABILITY PROGRAM DETAILS:**

Cyber Liability Coverage – Covers costs of civil proceedings or investigations including requests for information for an actual or alleged violation of any privacy regulation (PII data) brought on behalf of any federal, state, or foreign governmental agency including:

- Defense & settlement or judgment
- Regulatory Fines & penalties (including PCI)

Cyber Liability Limit: \$250,000

Annual Aggregate Limit: \$250,000

Member Retention: \$1,000 (Per Event)

**Applicable Sub-Limits:**

Cyber Event Expenses: \$50,000

- Call Center
- Notification
- Forensics
- Credit monitoring
- Public relations
- Legal expenses

Ransom Payment: \$10,000

Cyber Deception: \$10,000

- Fraudulent Instruction
- Funds Transfer Fraud
- Telephone Fraud

Claims Reporting Requirement – Claims must be reported within 60 days upon becoming aware of a suspected or actual breach.

This is a brief coverage summary, not a legal contract. The actual policy should be reviewed for specific terms, conditions, limitations, and exclusions that will govern in the event of a loss.

By signing this Cyber Liability Program Enrollment form, you are agreeing to pay a \$300.00 membership fee. This fee is fully earned and non-refundable.

As a member of this Cyber Liability Program, you will be issued a certificate that qualifies you as an insured entity under the master policy identified on the certificate.

ENROLLEE SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

ENROLLEE NAME \_\_\_\_\_ TITLE \_\_\_\_\_