

ENTERPRISE CYBER



THE GSR DIFFERENCE

GSR is the answer for agents and brokers seeking energy and marine risk solutions. Our team of underwriters draws on its wealth of knowledge and experience to create innovative solutions that meet the insurance needs of your clients.

TARGET CLASSES

Accounts of all sizes across all energy sectors including Oil & Gas, Utilities, Alternative, Manufacturing, and others.

CUSTOMIZED 1ST AND 3RD PARTY CYBER INSURANCE

- 1st Party cyber exposures to business enterprise risk
- Immediate access to named vendor panels
- Broad non-physical damage triggers for Business Interruption
- Business Interruption coverage can extend to named IT vendors
- Tailored privacy breach management and liability coverage
- Crisis response costs included
 - Full Cyber cover up to \$25M
- Global service capabilities are backed by vendor solutions for: IT services, legal, and breach response services.

BUSINESS INTERRUPTION & SYSTEM RESTORATION

CRISIS RESPONSE

- IT specialists and overtime costs of employees to identify and seek an end to an extortion or a ransom request

COMPUTER SYSTEM INTERRUPTION

- Loss of net income covers the difference in forecasted net income and realized net income as a result of the cyber event

DATA & SOFTWARE RESTORATION

- Staff costs
- Costs to procure a product or service to meet contractual obligations
- Service credits or contractual penalties
- Professional fees to review or audit the system interruption
- Switching to a different IT vendor
- Costs of repairing, restoring, re-collecting, or reconstructing data or software affected by a cyber event, including:
 - Employing contract staff and specialists as needed to help with restoration
 - Licenses to reinstall affected software applications

CONTACT AN EXPERIENCED UNDERWRITER

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Submissions to Underwriters:

- submissions@gsrum.com

PRIVACY BREACH

PRIVACY BREACH MANAGEMENT

- Covers the cost of Legal and PR consultation to manage through the cyber event
- Costs to notify clients of a Privacy Breach and setting up call centers
- Providing credit monitoring and ID theft insurance to affected 3rd parties
- Defense costs and damages for a Privacy Breach which includes any unauthorized disclosure of personally identifiable information

PRIVACY BREACH LIABILITY

- Defense costs and damages for a network security event which includes any:
 - Transmission of a malicious code software
 - Unauthorized access by 3rd party to data
 - The inability by an authorized 3rd party to access data

PRIVACY BREACH FINES & PENALTIES

- Defense costs
- Fines and penalties incurred as part of a regulatory investigation

ADDITIONAL COVERAGES

DIGITAL MEDIA LIABILITY COVERAGE

- Liability for certain acts, committed in the course of the performance of digital media activities to include:
 - Defamation, libel, and/or slander
 - Unintentional infringement of copyright, plagiarism, piracy or misappropriation or theft of content, concepts or ideas
 - Infringement or interference with rights of privacy or publicity
 - Public disclosure of private facts,
 - Intrusion and commercial appropriation of name, persona or likeness

CYBER EXTORTION

- A threat to release or destroy data, introduce a malicious code, corrupt or damage the system, imitate the insured for the purposes of phishing, or actually restricting or hindering access to the company's computer system
- Crisis Response to engage crises negotiators, and IT specialists to determine the cause and end an extortion or ransom event
- Costs of any payments to end an extortion or ransom event

Learn more at www.gsrum.com

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