



Professional Employer Organization (PEO) Cyber/Privacy Program!

DUAL is proud to introduce an innovative new insurance product for Professional Employer Organizations (PEO's) and the Cyber Privacy exposures their client companies face. This revolutionary new program will offer Cyber Privacy Insurance for all of the PEO's client companies!

HOW IT WORKS

Each PEO will complete a Client Company Master Policy Application. DUAL will then provide a specialized quote proposal form that will provide a Cyber Privacy Coverage outline, coverage limits, retentions and pricing for their Client Company's exposures via a Master Policy. Aggregate Limits start at \$10M for the Client Company Master Policy with either a \$100K or \$250K allotted limit per Client Company. **The PEO can then use the master policy for all their client companies as a marketing value-added service that is a part of their total service offering!** Once a PEO decides to purchase the coverage, a Client Company Master Policy will be issued with a Master Policy Certificate of Insurance template so that the broker and PEO can issue to all eligible Client Companies throughout the policy year. No additional premiums will be charged for newly added eligible client companies until policy renewal!

CLIENT COMPANY MASTER POLICY OPTIONS

Each PEO will have the option to purchase either of the following options at the listed premium per eligible client company.

Option 1:

Coverage Item	Limit	Deductible
A. Network Security Liability	\$100,000	\$1,000
B. Media Activities Liability	\$100,000	\$1,000
C. Privacy Liability	\$100,000	\$1,000
D. Privacy Notification and Penalties Costs	\$50,000	\$1,000
E. Confidential Information Extortion Costs	\$50,000	\$1,000
F. Confidential Information Recovery Costs	\$50,000	\$1,000
Max Aggregate Limit per Client Company	\$100,000	
Max Aggregate Limit for ALL Client Companies	\$10,000,000	

Option 2:

Coverage Item	Limit	Deductible
A. Network Security Liability	\$100,000	\$1,000
B. Media Activities Liability	\$100,000	\$1,000
C. Privacy Liability	\$100,000	\$1,000
D. Privacy Notification and Penalties Costs	\$100,000	\$1,000
E. Confidential Information Extortion Costs	\$100,000	\$1,000
F. Confidential Information Recovery Costs	\$100,000	\$1,000
Max Aggregate Limit per Client Company	\$100,000	
Max Aggregate Limit for ALL Client Companies	\$15,000,000	

Option 3:

Coverage Item	Limit	Deductible
A. Network Security Liability	\$250,000	\$1,000
B. Media Activities Liability	\$250,000	\$1,000
C. Privacy Liability	\$250,000	\$1,000
D. Privacy Notification and Penalties Costs	\$250,000	\$1,000
E. Confidential Information Extortion Costs	\$250,000	\$1,000
F. Confidential Information Recovery Costs	\$250,000	\$1,000
Max Aggregate Limit per Client Company	\$250,000	
Max Aggregate Limit for ALL Client Companies	\$15,000,000	

INSURANCE COVERAGE SUMMARY

PEO will have the option to purchase a Cyber Privacy Policy for themselves, up to \$10M in limits, including the following coverages:

Network Security Liability – Coverage for Defense and Loss due to a Network Security Wrongful Act (examples include Hacker Attacks, Viruses, Data Theft, Denial of Service Attacks) committed/allowed by you which results in a Claim.

Media Activities Liability – Coverage for Defense and Loss due to a Media Activity Wrongful Act (examples include Copyright/Trademark Infringement, plagiarism, piracy, defamation, libel, slander) committed/allowed by you which results in a Claim.

Privacy Liability – Coverage for Defense and Loss due to a Privacy Wrongful Act (examples include Personal Documents and Data Theft, Violation of a Privacy Law or Failure to comply) committed/allowed by you which results in a Claim.

Privacy Notification and Penalties Costs – Coverage for direct costs and expenses incurred by you, as a result of a Network Security or Privacy Breach, for the following: Notify affected individuals of the breach and provide them with free credit monitoring and Identity Theft Restoration services, hire an IT forensic security expert, Legal expenses, hire a Public Relations consultant and pay for associated expenses to minimize your reputational harm.

Confidential Information Extortion Costs – Coverage for direct costs and expenses incurred by you, as a result of a Network Security Breach, to pay for a credible extortion threat and ransom requested by an unauthorized third party. This will also cover for associated costs to hire an IT forensic security expert.

Confidential Information Recovery Costs – Coverage for direct costs and expenses incurred by you, as a result of a Network Security Breach, to restore and recover data that is damaged or destroyed by an unauthorized third party. This will also cover for associated costs to hire an IT forensic security expert.

CLIENT COMPANIES “INCREASED LIMIT” PRICING TABLES

Once the client master policy has been purchased, client companies will also have an opportunity to purchase an increased limits stand-alone cyber/privacy policies at a highly-discounted rate via Dual’s Online Quote & Bind System. These policies will offer limits up to \$5M and include coverage extensions for Business Interruption (including outsourced provider’s interruption), PCI Expenses and Cyber Crime/E-Theft! **Such policies can be marketed by the PEO as a value-added service offering and will take into consideration the underlying master policy in place with these clients to offer huge savings over open market rates!**

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For more information on this exciting product, please contact:

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