



Service/Product Provider Cyber/Privacy Client Master Policy Program!

DUAL is proud to introduce an innovative new insurance product for Service/Product Providers. This revolutionary program gives all of a Provider’s clients their own dedicated limit of cyber/privacy insurance. Both first and third party coverage plans are available and can be fully customized to a Provider’s needs. Eligible Service/Product providers include, but certainly are not limited to: Associations, Compliance Consultants, Financial Service Providers, Franchisors, Insurance Companies, Law Firms, Medical Providers, Professional Employment/Staffing Organizations, School Districts and Technology Companies to name a few.

HOW IT WORKS

The Service/Product provider will complete a short Client Company Master Policy Application. Once completed, DUAL will then provide a specialized quote proposal form that will provide a Cyber Privacy coverage outline, limits, retentions and pricing for each and every of their Client Company’s own exposures via a Master Policy. Aggregate Limits start at \$5M for the Client Company Master Policy with either a \$100K or \$250K allotted limit per Client Company. **The Service/Product provider 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 the Service/Product provider 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 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

Service/Product provider 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	\$100,000	\$1,000
E. Confidential Information Extortion Costs	\$100,000	\$1,000
F. Confidential Information Recovery Costs	\$100,000	\$1,000
G. Network-System Business Interruption	\$100,000	8 Hours
H. PCI Expenses	\$100,000	\$1,000
Max Aggregate Limit per Client Company	\$100,000	

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Option 2:

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
G. Network-System Business Interruption	\$250,000	8 Hours
H. PCI Expenses	\$250,000	\$1,000
Max Aggregate Limit per Client Company	\$250,000	

INSURANCE COVERAGE SUMMARY

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.

Online Media 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.

Network/System Business Interruption – Coverage for loss of business income, and potential future profits, as a result of an unforeseen Network or Computer System Interruption.

PCI Expenses – Coverage for direct costs and expenses incurred by you, as a result of failure to comply with the Payment Card Industry's Data Security Standard, pursuant to a Card Processing Merchant Agreement.

CLIENT COMPANIES "INCREASED LIMITS" OPPORTUNITY!

The client companies will also have an opportunity to purchase an increased limits stand-alone cyber/privacy policy 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 Outsourced Service Provider Interruption and Cyber Crime/E-Theft! **Such policies can be marketed by the Service/Product Provider 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!**