

NEW & IMPROVED CYBER PRODUCT:

evo 3.0

We are excited to announce the release of our brand new cyber policy, EVO 3.0. We believe that this innovative new product will revolutionize the cyber insurance world and eclipse the “standard” coverage offered by many carriers. Check out the new industry leading coverage below!

Each and Every Claim Limit

EVO 3.0's first party coverage pays out on an “each and every claim” basis, eliminating an aggregate limit. This gives each policyholder the benefits of full first party coverage limits each time a crisis strikes.

Theft of Personal Assets

Senior Executive Officers' personal assets are now covered from theft in EVO 3.0's expanded crime section. This coverage is intended to protect Senior Executive Officers' personal bank accounts in the event hackers compromise their credentials and drain money from their bank accounts.

Management Liability

Historically, there has been confusion as to whether a cyber or management liability policy should pay in the event of a suit being made against the directors and officers due to a cyber attack. We aim to remove that confusion by providing affirmative cover for liability against senior executive officers in the event that the management liability policy doesn't respond.

Incident Response Costs - Separate Limit

EVO 3.0 has a separate, full, additional limit to manage incident response costs, including forensic investigation and breach notification costs. This is intended to protect the main policy limit to pay for subsequent costs, including potential litigation or regulatory actions. In addition, we offer initial response services with no deductible, as we want to encourage swift engagement.

System Repair Costs

On top of standard data repair and rebuilding your computer systems, we will pay the additional costs and expenses incurred to install a more secure and efficient version of the affected computer system. This version can cost up to 25% more than the cost would have been incurred to repair or replace the original model or license.

These coverages have been added to our long list of product differentiators listed on the following page.



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PRODUCT DIFFERENTIATORS

- 1 1st Party Cover: Each & Every Claim
- 2 Theft of Senior Executive Officers' Personal Assets
- 3 Cyber Triggered D&O Cover
- 4 No Deductible for Forensic Advice
- 5 Social Engineering Limit starting at \$250k
- 6 Theft of Funds Held in Escrow
- 7 25% System Rebuild Betterment Coverage
- 8 Security Assessment & Training Coverage
- 9 8 Hr Business Interruption Time Retention
- 10 Full Prior Acts

INCLUDING FULL 1ST PARTY LIMITS ACROSS THE BOARD ON:

- Legal & Regulatory Costs
- IT Security & Forensics
- Crisis Communication Costs
- 1st Party Privacy Breach Management Costs
- 3rd Party Privacy Breach Management Costs
- Cyber Extortion (Ransomware)
- System Damage & Rectification
- Business Interruption
- Consequential Reputational Harm

