

	Standard Package*	Intermediate Package*	Advanced Package*
Cyber Incident Response			
Incident Response Costs	✓	✓	✓
Legal and Regulatory Costs	✓	✓	✓
IT Security and Forensic Costs	✓	✓	✓
Crisis Communication Costs	✓	✓	✓
First and Third Party Breach Management Costs	✓	✓	✓
Post Breach Remediation Costs	✓	✓	✓
Incident Response Outside the Limit	×	×	✓
Cyber Crime			
Theft of financial assets	×	✓	✓
Theft of third party funds held in escrow	×	✓	✓
Theft of senior executive officer financial assets	×	✓	✓
Extortion/Ransomware	✓	✓	✓
Push Payment Fraud, Social Engineering & Phishing	×	✓	✓
Telephone Hacking	×	✓	✓
Cryptojacking and Botnetting	×	✓	✓
Customer Payment Fraud loss arising from Insured's Cyber Event	×	×	✓
System Damage and Business Interruption			
System Damage and Rectification Costs	✓	✓	✓
Income loss and extra expense as a result of cyber event	✓	✓	✓
Income loss and extra expense as a result of system failure	×	×	✓
Dependent Business Interruption as a result of cyber event	✓	✓	✓
Dependent Business Interruption as a result of system failure	×	×	✓
Claim Preparation Costs	✓	✓	✓
Rebuilding and recreating lost data	×	×	✓
Consequential Reputational Harm			
Network Security and Privacy Liability			
Network Security Liability	✓	✓	✓
Privacy Liability	✓	✓	✓
Management Liability	✓	✓	✓
Regulatory Investigation Costs	✓	✓	✓
Payment Card Breach Liability	✓	✓	✓
Media Liability			
Defamation	✓	✓	✓
Intellectual Property Rights Infringement	✓	✓	✓
Coverage for non-digital media content	×	×	✓
Technology Errors and Omissions			
	×	×	×
Other Coverages			
6 month indemnity period for Business Interruption**	✓	✓	✓
Extended reporting period for Media Liability and Technology E&O	✓	✓	✓
Extended discovery period for Cyber Incident Response, Cyber Crime, System Damage and Business Interruption, Network Security and Privacy Liability	×	×	×
Hardware replacement coverage	×	×	×
Betterment Coverage	×	×	×

*All "No" answers may be available upon request to underwriter

**12 Month Indemnity may be available upon request to underwriter