

- the USB flash drive in his or her pocket.
3. Lawsuits against organizations that fail to protect privacy are on the rise. Government and education organizations are among the lead defendants.
 4. In an era of outsourcing, privacy risks do not end at organizational firewalls. Any organization that entrusts outside contractors to handle its sensitive data - including employee benefit firms, consultants or technology vendors - may bear the burden of any privacy breach stemming from the outsourced operation. If your customers are affected by a data breach, your organization is obligated to respond regardless of who made the error.
 5. Many traditional liability policies do not contemplate cyber liability - and may contain exclusions leaving your organization exposed. VMLIP Cyber coverage provides peace of mind.

❖ To learn more

For more information about VMLIP's services, visit: www.vmlins.org or call member services at: 800-963-6800.

Product highlights are summaries only; please see actual policy for terms and conditions. Products are subject to eligibility requirements and may not be available for all members.



www.vmlins.org | 800-963-6800

Cyber Coverage



❖ Cyber Coverage

Lawsuits against organizations that fail to protect privacy are on the rise - and government and educational organizations are among the lead defendants.

No matter whether the breach occurs through an outside vendor or your organization, your entity is responsible for the citizens or customers impacted.

VML Insurance Programs (VMLIP) Cyber Coverage provides coverage for privacy liability arising out of lost computer equipment, network security breaches and human errors. It even covers members for mistakes made by third party service providers. Most importantly, it provides peace of mind.



❖ Cyber Coverage

Privacy liability

- Covers loss arising out of the organization's failure to protect sensitive personal or corporate information in any format.
- Provides coverage for regulatory proceedings brought by a government agency alleging the violation of any state, federal, or foreign identity theft or privacy protection legislation.

Data breach fund

- Covers expenses to retain a computer forensics expert to determine the scope of a breach, to notify customers or employees whose sensitive personal information has been breached, to provide credit monitoring services to affected individuals, and to obtain public relations or crisis management services to restore the organization's reputation.

Network liability

- Covers liability arising out of the failure of network security, including unauthorized access or unauthorized use of corporate systems, a denial of service attack, or transmission of malicious code.



❖ Your Chief Information Security Officer (YourCISO)

In addition to these coverages, members have access to YourCISO from Risk Based Security. YourCISO is an information security portal which provides:

- A security health check for your organization;
- Personalized consulting;
- The latest cyber security news and data;
- Sample cyber security policies and templates
- Cyber security training and awareness materials; and much more.

❖ Five reasons all localities need VMLIP Cyber Coverage

1. Increasingly stringent laws and regulations enacted over the past decade have elevated local governments' duty of care for how they safeguard personal information. The failure to comply with legal and regulatory obligations places an organization's reputation at enormous risk.
2. Advances in technology have made it easier to store, transport, steal, and simply lose sensitive information. Today, an employee can store the equivalent of an entire pickup truck of printed social security numbers, credit card numbers, or health records on

