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[in]TELLIGENCESM

Content. Data Security. Privacy

ELIGIBLE RISKS

Businesses and organizations with up to \$50M in annual revenues or assets that:

- Collect, store, manage or process up to 1M unique individual records (in most states)
- Process up to 1M credit, debit or other payment card transactions
- Create advertising material, use email, blogs or other social networks

AVAILABLE LIMITS / RETENTIONS

- Up to \$5M
- Retentions as low as \$1,000 with a unique diminishing retention feature

JURISDICTIONS

Available in most states on an admitted basis

FINANCIAL STRENGTH

Coverage backed by "A" (Excellent) rated carrier by A.M. Best (*as of June, 2013*)

SUBMISSIONS:

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*PLEASE NOTE: The descriptions are for informational purposes only. Please refer to the insurance policy and endorsements or riders for actual terms and conditions.

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Technology continues to transform businesses everywhere. Recent surveys have reported that more than half of small to mid-size U.S. firms have already experienced at least one data breach. The risks are increasing every day as most companies process credit card transactions, store and disseminate sensitive employee/client information and data in the course of their normal operations. Media and advertising-related exposures have grown significantly as businesses take on roles once reserved for traditional advertising agencies. The explosion of digital and social media including blogs, sophisticated interactive websites and the increasingly common use of images, music, pictures, videos to promote products/services have exposed businesses of all sizes to new advertising and media-related litigation.

Advertising, Content and Media Liability

- Coverage for claims arising out of the creation and distribution of content
- Broad definition of Content (communicative materials of any kind or nature including software)
- Coverage for all forms of advertising including email, blogs, social networks, etc.
- Fills the gaps in "advertising injury" coverage in standard General Liability, Business Owners and Package policies

Data Security and Privacy Coverage

- Third Party Data Security and Privacy Liability Coverage including Regulatory Actions
- Broad definition of Data Asset (any and all information including employee and third-party data)
- Covers all forms of Data, whether online or off-line, electronic or paper
- Covers Data maintained by the Insured or maintained by a third party on the Insured's behalf
- Applies to liabilities associated with computer viruses and violation of privacy laws
- Unique shrinking retention that reduces the retention by 50% when the insured utilizes designated vendors
- First Party Data Compromise Expense Reimbursement
- Notification Costs (printing, postage, electronic notifications, etc.) to notify individuals impacted by a Data Disclosure
- Costs of Credit Monitoring, freeze, thaw and credit restoration services provided to impacted individuals
- Public Relations consultation expenses in the event of a Data Disclosure
- Electronic Data Restoration Expenses
- Data Extortion Expenses
- Payment Card Industry (PCI) fines and penalties