





CYBER INSURANCE REIMAGINED

Introducing the most innovative and comprehensive coverage available



We found existing cyber insurance policies lacking, so we created our own. Full limits, enhanced business interruption cover, protection from physical cyber attacks, computer replacement coverage (an industry first — only available through Coalition), and more.







3rd Party Security and Privacy

 Network and Information Security Liability	We pay for the costs of defence and damages from your liability to a 3rd party resulting from a failure in your security, a data breach, or a privacy violation.
 Regulatory Defence and Penalties	We pay for the costs of defence and damages from your liability to a 3rd party for regulatory fines and penalties resulting from a failure in your security or data breach (subject to applicable law).
 PCI Fines and Assessments	We pay for the costs of defence and damages from your liability to a 3rd party for PCI fines and assessments resulting from a failure in your security or data breach.
 Funds Transfer Liability	We pay for the costs of defence and damages from your liability to a 3rd party for fraudulent transfers of funds due to another party resulting from a failure in your security.












Technology and Media Professional Liability

 Technology Errors & Omissions	We pay for the costs of defence and damages from your liability to a 3rd party when the failure of your technology service or product is the cause of loss.
 Multimedia Content Liability	We pay for the costs of defence and damages from your liability to a 3rd party for multimedia wrongful acts (such as infringement, defamation, piracy, among others).





Cyber Crime

 Funds Transfer Fraud, Personal Funds Fraud, and Social Engineering	We pay for funds transfer losses you incur from a failure in your security or social engineering.
 Service Fraud Including Cryptojacking	We pay for the additional amounts you're billed by a cloud or telephony provider when you incur fraudulent charges.
 Phishing	We pay the costs your customers incur when they're victims of a phishing attack impersonating you as well as costs related to preventing and mitigating such incidents.
 Invoice Manipulation	We pay for invoices you're unable to collect as a result of your customer being tricked into sending payment to fraudsters.

Event Response

 Breach Response Services	<p>Coalition's team of security experts is available 24/7/365 to help you quickly and efficiently respond to an incident. Better yet - you don't need to pay a retention and use of Coalition's breach response services doesn't erode your policy limit.</p>
 Breach Response Costs	<p>We pay for the costs to respond to a breach and help you recover, including incident response, customer notification, credit monitoring, and legal costs.</p>
 Crisis Management & Public Relations	<p>We pay for the costs to respond to an incident including public relations experts, media purchases, and voluntary stakeholder notification costs.</p>
 Ransomware and Cyber Extortion	<p>We cover the costs to respond to an extortion incident, as well as money, securities, and even virtual currencies paid.</p>
 Direct and Contingent Business Interruption, and Extra Expenses from Security Failure and Systems Failure	<p>We cover financial losses resulting from a failure in your security, data breach, and even systems failure, as well as the extra expenses you incur to bring your company back online.</p>
 Proof of Loss Preparation Expenses	<p>We will pay for an accounting firm to help you document your lost income and additional expenses from a disruption in your computer network from a security failure or systems failure.</p>
 Digital Asset Restoration	<p>We pay for the costs to replace, restore, or recreate your digital assets that are damaged or lost following a failure of your security, such as a ransomware attack.</p>
 Computer Replacement and Bricking	<p>We cover the costs to replace computer systems whose integrity has been permanently altered by malware.</p>
 Reputational Harm Loss	<p>We cover financial losses resulting from an adverse publication concerning a security failure, data breach, or cyber extortion you've suffered that affects your customers or clients.</p>
 Court Attendance	<p>We cover your reasonable costs and expenses when we request you to attend a trial, hearing, deposition, mediation, arbitration, or other proceeding relating to the defence of any claim.</p>
 Criminal Reward	<p>We will pay a reward for information that leads to the arrest and conviction of anyone who commits, or tries to commit, an illegal act related to your coverage under our policy.</p>

Coverage by Endorsement

 Bodily Injury & Property Damage - 1st Party	<p>In the event of a security failure (i.e., physical cyber attack), we'll even cover losses resulting from bodily injury or damage/impairment to your tangible property, as well as damages resulting from any liability you may have to a 3rd party, including regulatory fines & penalties and pollution liability.</p>
 Bodily Injury & Property Damage - 3rd Party	<p>We pay for the costs of defence and damages from your liability to a 3rd party when a failure in your security results in physical damage or injury.</p>
 Pollution	<p>We pay for the costs of defence and damages from your liability to a 3rd party when a failure of your security results in release of pollutants.</p>
 Reputation Repair	<p>We enhance Crisis Management and Public Relations coverage by paying for advertising and media purchases and consulting costs to help you preserve customer confidence and protect your brand.</p>