Arlington/Roe®

Managing General Agents | Wholesale Insurance Brokers

Protect Your Agency with the Big "I" Cyber Secure Program

You're in the business of protecting others, but who's watching out for you? **We are.**

Responding to a breach is a complicated process requiring the assistance of many different professionals. Failing to notify your clients "without unreasonable delay" could cost your agency hefty fines plus additional costs to comply with notification laws, legal liability and reputational harm caused by the breach. If handled improperly, this exposure could be devastating to your agency.

Cyber Secure 2019 Program Enhancements:

- Increased Fraudulent Instruction from $100k to $250k
- Increased Funds Transfer Fraud from $100k to $250k
- Increased Telephone Fraud from $100k to $250k
- Increased Criminal Reward from $25k to $50k
- Increased Consequential Reputational Loss sublimit to Match Elected Limit. $2M aggregate limit will only have $1M max
- Amended the Definition of Data- removes the requirement for regular back up.
- Added Other Insurance Clause Endorsement - Primary With Respect to First Party Loss
- Added Contingent Bodily Injury with Sublimit Endorsement

- Removed Amend Continuity Date - implemented use of no known loss letter
- Updated Post Breach Remedial Services Endorsement- better explains the services
- Removed PCI verbiage under Risk Controls section; PCI will be added for every risk
- Updated Endorsement: Voluntary Shutdown Coverage – updated version to remove the requirement for the underwriter's prior written consent
- **NEW Endorsement:** CryptoJacking Endorsement (sub-limit: $100k) This endorsement covers financial loss incurred by the insured organization for additional utility costs as a result of crypto jacking

- **NEW Endorsement:** Computer Hardware Replacement Cost (aka bricking). Sublimit: $100k
- **NEW Endorsement:** Invoice Manipulation Coverage (Sublimit: $50k) indemnifies the Insured Organization for Direct Net Loss resulting directly from the Insured Organization's inability to collect payment for any goods, products or services after such goods, products or services have been transferred to a third party as a result of Invoice Manipulation that the Insured first discovers during the policy period.

Program Takeaways

- Exclusive Membership Program
- Notification on record count
- 3 Aggregate limits

- Coverage for accidental release of PII
- Coverage for dependent business interruption
- Coverage for fraudulent instruction

- Cryptojacking coverage
- Invoice manipulation
- Extortion payment for eCards

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