

# Cyber Solutions® & Medefense® Plus

As the health care industry continues to evolve, so does your coverage with UMIA. We are pleased to offer our enhanced Cyber Solutions coverage now packaged with Medefense Plus for eligible policyholders<sup>1</sup>.

## Cyber Solutions

Cyber Solutions offers a comprehensive suite of data security and privacy insurance solutions that are custom tailored for the unique needs of the health care industry. Coverage is included for both third party liability claims as well as first party (direct) costs incurred in the event of a privacy breach with no deductible. \$100,000 in coverage is provided as an endorsement to your policy, with the option to purchase up to \$10,000,000.

## Medefense Plus

Medefense Plus provides an effective insurance solution for health care organizations facing governmental and commercial payer billing audits and investigations as well as EMTALA, Stark and HIPAA proceedings. Coverage is included for defense costs, shadow audit

expenses (applies to billing error proceedings only) and regulatory fines and penalties with a \$50,000 limit and the option to purchase up to \$1,000,000 in coverage.

## Claim Handling

We partner with NAS Insurance Service (a leader in the industry) to bring you this comprehensive coverage. Claims are reported through UMIA and administered by NAS.

## Online Loss Prevention Resources

UMIA policyholders have unlimited access to an online data security risk management service including:

- Online compliance materials
- Expert support online
- Step-by-step procedures to lower risk
- Training modules
- Guidance for handling data breaches

**To access the online loss prevention resources and for additional information log in to [UMIA.com](http://UMIA.com).**

Coverage	Limits of Liability	Coverage	Limits of Liability
Multimedia Liability Limit	\$100,000	Network Asset Protection Limit	\$100,000
Security and Privacy Liability Limit	\$100,000	Cyber Extortion Limit	\$100,000
Privacy Regulatory Defense and Penalties Limit	\$100,000	Cyber Terrorism Limit	\$100,000
Privacy Breach Response Costs Limit	\$100,000	BrandGuard	\$100,000
-Proactive Privacy Breach Response Costs Sublimit	\$100,000	Cyber Crime	\$25,000
-Voluntary Notification Expenses Sublimit	\$100,000	Medefense Plus	\$50,000
PCI DSS Assessment Limit	\$100,000	Combined Aggregate Limit	See Below

The Combined Aggregate Limit is based on the number of physicians on the policy as of the effective date of coverage.

0 – 1 = \$100,000 | 2 – 10 = \$200,000 | 11 – 20 = \$300,000 | 21+ = \$500,000

<sup>1</sup> Eligible policyholders include independently owned and operated physician practices, hospitals, long-term care and outpatient facilities with revenues less than \$250 million and medical professional liability deductibles less than \$250,000.



# Cyber Solutions<sup>®</sup> & Medefense<sup>®</sup> Plus Coverage Highlights

<b>Multimedia Liability Insurance</b>	Provides coverage for third party claims alleging copyright or trademark infringement, libel or slander or plagiarism. Coverage is included for both online and offline media.
<b>Security and Privacy Liability</b>	Provides coverage for third party claims alleging liability resulting from a security or privacy breach, including the failure to safeguard online or offline information, or the failure to prevent virus attacks, denial of service attacks or the transmission of malicious code.
<b>Privacy Regulatory Defense and Penalties</b>	Provides coverage for defense costs and regulatory fines/penalties incurred in defense against regulatory investigations of privacy or security breaches. <i>Coverage for regulatory fines/penalties is provided to the extent insurable by law.</i>
<b>Privacy Breach Response Costs</b>	Provides coverage for all reasonable legal, public relations, advertising, IT forensic, call center, credit monitoring and postage expenses incurred by the insured as a result of a privacy breach.
<b>PCI DSS Assessment</b>	Provides coverage for defense costs and fines or assessments levied by the Payment Card Industry Data Security Standards council (VISA, Mastercard, AmEx, Discover and JCB) or acquiring banks against merchants who are not PCI DSS compliant.
<b>Network Asset Protection</b>	Provides coverage for amounts incurred to recover and/or replace data that is compromised, damaged, lost, erased or corrupted due to accidental damage or destruction of electronic media or computer hardware, administrative or operational mistakes in the handling of electronic data, or computer crime/attacks. Coverage also extends to business income loss and interruption expenses incurred as a result of a total or partial interruption of the insured's computer system directly caused by any of the above events.
<b>Cyber Extortion Coverage</b>	Provides coverage for extortion expenses and extortion monies as a direct result of a credible cyber extortion threat.
<b>Cyber Terrorism Coverage</b>	Provides coverage for income loss and interruption expenses because of a total or partial interruption of the insured's computer system due to a cyber terrorism attack.
<b>BrandGuard<sup>®</sup></b>	Provides coverage for lost income directly resulting from an adverse media report and/or notification to customers of a security or privacy breach.
<b>Cyber Crime</b>	Provides coverage for: <ul style="list-style-type: none"><li>• Financial fraud - fraudulent transmission of money or securities from the insured's account at a financial institution due to fraudulent instruction transmitted to a financial institution; and theft by electronic means from the insured's bank account or corporate credit cards.</li><li>• Telecommunications fraud - charges incurred due to unauthorized access to the insured's telecommunications system.</li><li>• Phishing attack – expenses incurred to notify customers of a phishing attack (fraudulent electronic communications or malicious websites used to impersonate the insured or the insured's products or services in order to solicit private information); and to reimburse existing customers for their losses directly resulting from such phishing attack.</li></ul>
<b>Medefense Plus</b>	Provides coverage for defense costs, shadow audit expenses and regulatory fines and penalties resulting from civil investigations or proceedings brought by a government entity, commercial payer, or a qui tam plaintiff under the federal False Claims Act alleging erroneous billings, including such investigations or proceedings resulting from the Insured's voluntary self-disclosure to a government entity. Coverage is also included for defense costs and regulatory fines and penalties resulting from EMTALA, HIPAA, or Stark Proceedings.

This is claims-made coverage. Defense costs are provided within the limits of liability. The actual language of the policy issued will control the specific coverages available. In providing this summary, UMIA Insurance, Inc. does not waive any rights established by the policies it issues.