# Cyber Liability Coverage

If you use e-mail, have networked PCs, a website, or store private patient information on your computer systems or in paper files, then you need cyber insurance. You may have firewalls, virus protection, anti-spam systems, and prudent procedures to protect passwords and prevent employees from downloading dangerous material, but these measures are not foolproof. **When they fail, MedPro CyberShield will help protect you.**

**MedPro CyberShield**
brought to you by Medical Protective.

Medical Protective is providing Cyber Liability coverage up to $50,000 total aggregate *at no additional charge to policyholders.*

**MedPro CyberShield PLUS**
brought to you by Medical Protective.

You also have the option to increase your coverage by purchasing higher limits of either $500,000 or $1,000,000.

Defend your reputation and assets.    Visit medpro.com    Call 800-4MEDPRO    Contact your independent agent

# MedPro CyberShield and MedPro CyberShield PLUS include coverage for the following risks:

### Network Security and Privacy Insurance*
Includes third-party liability coverage for allegations of privacy violations and network security failures.

### Regulatory Fines and Penalties Insurance
Includes coverage for fines/penalties for violations of privacy regulations including but not limited to HIPAA, Gramm Leach Bliley and HITECH.

### Patient Notification and Credit Monitoring Costs Insurance
Includes all reasonable legal, public relations, advertising, IT forensic, credit monitoring and postage expenses incurred by the insured for notifying a third party of a privacy breach.

### Data Recovery Costs Insurance
Includes all reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted by non-property perils.

# Frequently Asked Questions

**Q: Why is MedPro CyberShield important?**
**A:** If a doctor's office or healthcare facility loses or mishandles private information it can incur significant financial expense. Possible expenses include: patient notification, credit monitoring, legal fees, third-party financial loss, credit card reissuing fees, IT forensics, regulatory fines/penalties and more. These expenses combined for a national average in 2010 of over $200 per record lost, which means a breach of 250 records could cost as much as $50,000. MedPro CyberShield is designed to cover these exposures.

**Q: Am I required by law to notify patients if I have a cyber incident?**
**A:** Many states have recently passed laws requiring patient notification if data has been compromised—even if no known confidentiality breach has occurred.

**Q: Does MedPro CyberShield cover acts by rogue employees?**
**A:** Yes. MedPro CyberShield will respond to a network security wrongful act or privacy wrongful act caused by a rogue employee.

**Q: Are paper files covered under MedPro CyberShield?**
**A:** Yes. MedPro CyberShield covers privacy wrongful acts involving both electronic and paper records.

*Package MedPro CyberShield PLUS with MedPro's Billing E&O Coverage for Additional Savings.*

# Medical Protective
*a Berkshire Hathaway company*
Strength. Defense. Solutions. Since 1899.

**For more information, contact Medical Protective at 800-4MEDPRO or your independent agent.**