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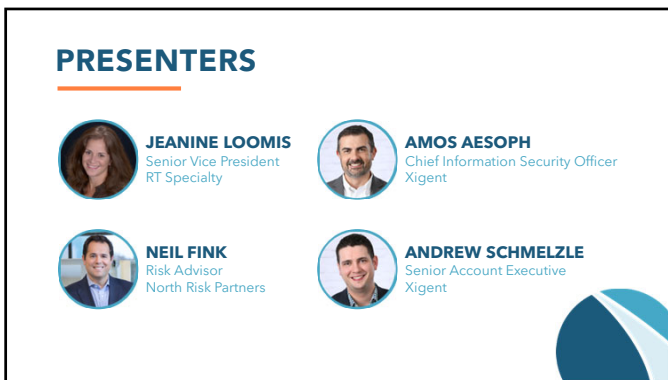
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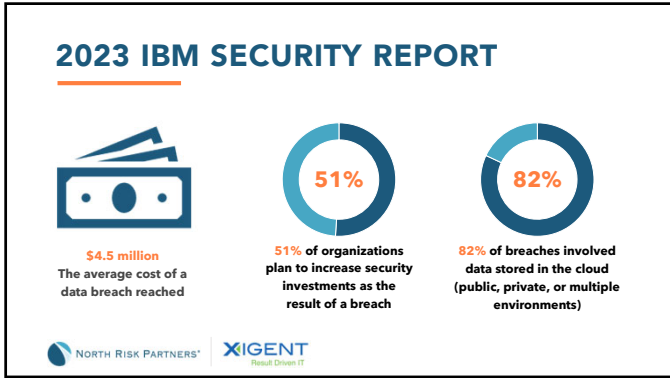
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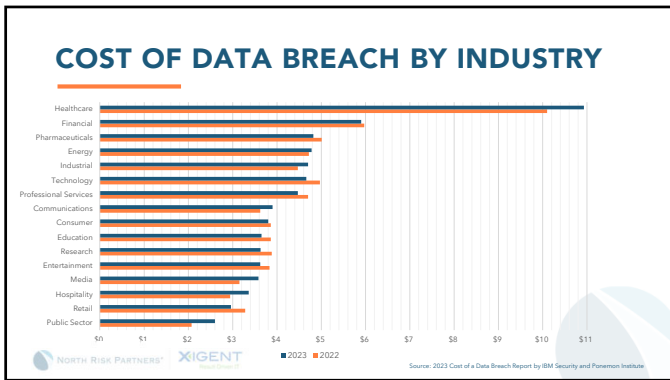
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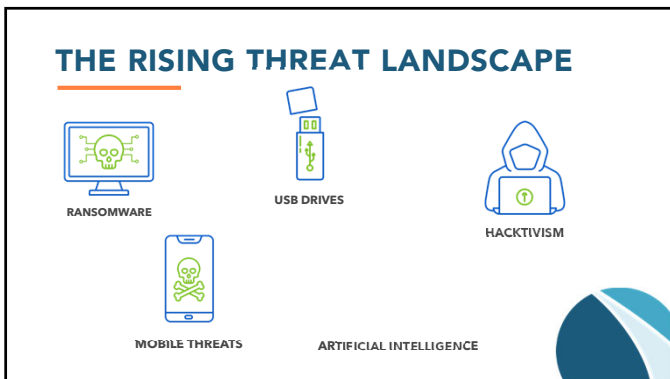
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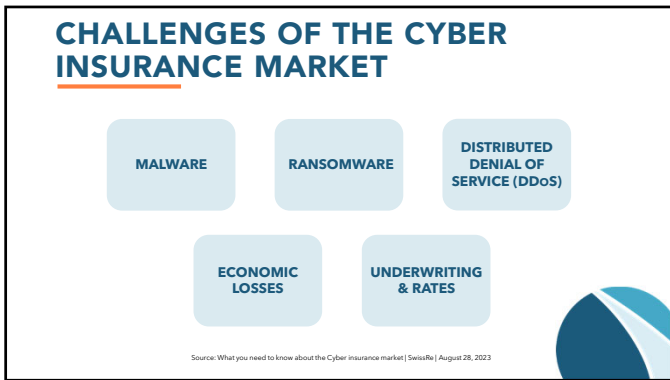
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**NO TWO POLICIES ARE THE SAME**

**3<sup>rd</sup> Party**

- ▶ Network Security and Privacy Liability Limit
- ▶ Regulatory Liability Limit
- ▶ Media Liability Limit
- ▶ PCI DSS Liability Limit



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**NO TWO POLICIES ARE THE SAME**

**1<sup>st</sup> Party**

- ▶ Cyber Extortion Limit
- ▶ Business Interruption Limit
- ▶ Contingent Interruption Limit
- ▶ System Failure Limit
- ▶ Contingent System Failure Limit
- ▶ Data Recovery Limit
- ▶ Reputational Harm Limit
- ▶ Social Engineering/Cyber Crime Limit
- ▶ Hardware Replacement Cost Limit

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**THE APPLICATION  
& ASSESSING YOUR  
ORGANIZATION'S  
CYBER HYGIENE**



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### THE HUMAN FACTOR

- ▶ Use the Risk Management Services offered by your cyber insurance carrier
- ▶ Continually educate your employees about the risks
- ▶ Have employees verify any new funds transfer request by phone (and don't use the phone # on the email or respond to the email)
- ▶ If you haven't created an Incident Response Plan - create one, run through it and PRINT IT OUT. If you already have one, when was the last time you reviewed it with your team? Have you performed a tabletop exercise?
- ▶ If you purchase a cyber insurance policy, make sure ALL of the members of your Incident Response Team have access to the Hotline Phone #
- ▶ Audit your data. Do you still need to hold on to the information you are storing?



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### QUESTIONS?



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