

Choose Your Indication Level

To ensure you can obtain a quick and easy pricing indication, we offer three pre-set coverage configurations as described below. Need a different coverage configuration or limit? No worries! Simply start a full quote and you will have the option to customize your quote.

	Essential	Premier	Premier Plus
Overview			
Why might this be right for your customer?	<ul style="list-style-type: none"> • For customers looking for basic coverage • Provides standard 1st and 3rd party benefits 	<ul style="list-style-type: none"> • For customers looking for a broader coverage offering • Goes further than Essential, adding Business Interruption, Network Extortion, and more 	<ul style="list-style-type: none"> • For customers looking for the most comprehensive of the coverage offerings • Goes further than Premier, adding Cyber Crime Insuring Agreements
Policy Limit	Based on Your Selection	Based on Your Selection	Based on Your Selection
Standard Retention	\$2,500	\$2,500	\$2,500
	Covers Up to the Following % of the Policy Limit	Covers Up to the Following % of the Policy Limit	Covers Up to the Following % of the Policy Limit
Third-Party Professional Coverage			
Technology Errors and Omissions Liability	100% (Applies if the insured qualifies for DigiTech® ERM)	100% (Applies if the insured qualifies for DigiTech® ERM)	100% (Applies if the insured qualifies for DigiTech® ERM)
First-Party Cyber Coverage			
Cyber Incident Response Fund	100%	100%	100%
Business Interruption and Extra Expense	-	100%	100%
Contingent Business Interruption and Extra Expense	-	10%	25%
Digital Data Recovery	-	100%	100%
Network Extortion		100%	100%
Third-Party Cyber Coverage			
Cyber, Privacy, and Network Security Liability	100%	100%	100%
Regulatory Proceedings	-	25%	100%
Payment Card Loss	-	25%	100%
Electronic, Social, and Printed Media Liability	-	100%	100%
Cyber Crime Coverage Extensions			
Computer Fraud	-	-	10%
Funds Transfer Fraud	-	-	10%
Social Engineering Fraud	-	-	10% (\$10,000 retention applies)
Other Terms & Conditions			
Protected Information Coinsurance	-	-	-
Ransomware Encounter	50% (25% coinsurance applies)	50% (25% coinsurance applies)	50% (25% coinsurance applies)
Widespread Event Limit	10% (0% coinsurance applies)	10% (0% coinsurance applies)	10% (0% coinsurance applies)