

Cyber Security & Social Engineering

Coverage -

- Following a cyber event, the **Data Breach Fund** provides coverage monitoring, forensics, and public relations costs. Data breach costs typically average between \$25 to \$50 per record compromised. Limits start at \$250,000 with options of \$500,000/\$1M with zero deductible.
- **Social Engineering and Security Coverage** provides for liability from fraudulent instruction, cyber extortion and telecommunications fraud.
- **VMLIP's Cyber Liability** provides coverage for privacy liability, network liability, internet media liability and associated data breach costs.

Response -

VMLIP's **Cyber Liability and Social Engineering Security Coverage** response is comprehensive and robust, and includes:

- Access to an incident response advisor from YourCISO
- Complete response management, ranging from forensic experts to the notification of affected individuals.

Resources and Services -

- **YourCISO**. This resource is available to members purchasing cyber liability coverage. Includes:
 - Awareness training;
 - Consulting;
 - Security program sample documentation and policies;
 - Incident response; and
 - Security Health Check to benchmark your cyber risk.
- **Cyber Risk Analytics** – VMLIP monitors an extensive database of data breaches with interactive dashboards, leaked email accounts and vendor assessments.
- **Cyber security training** presentation conducted by VMLIP staff.
- Access to the **VMLIP Online University** for additional training on cyber liability and security.



Fraudulent instruction may include phishing e-mails which result in a voluntary parting of funds to a third party disguised as a vendor or authorized employee.