



Cyber & Professional Liability

As we've seen in the headlines: Data breaches, business interruptions, and network damages can severely impact your organization's finances and reputation. But that's where we come in.

Coverage for first-party claims includes:

- Damage to digital assets
- Business interruption and its extra expenses
- Cyber extortion
- Computer crime
- Payment card industry fines

Coverage for third-party claims includes:

- Privacy, confidentiality and security liability
- Privacy regulation defense, awards, and fines
- Customer care and reputational expenses

* With a \$1 million annual aggregate limit. Subject to a retention for each loss or claim. Retention options are \$100,000, \$50,000, \$25,000 and \$10,000. Some restrictions will apply to lower retentions, based upon a member's size. The premium for each of these options will vary by the entity and option(s) selected.

The Ohio School Plan covers its members up to \$1 million for any one cyber loss or claim.

Legal counsel will be with you every step of the way, triaging damage and recommending the next steps accordingly.

OSP members who operate an Information Technology Center (ITC) or perform electronic services for other entities should purchase a combined cyber/technical errors and omissions liability policy in place of the OSP cyber coverage. An OSP regional representative can assist with this purchase.



PLEASE CONTACT YOUR OHIO SCHOOL PLAN EXPERT FOR MORE INFORMATION:

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