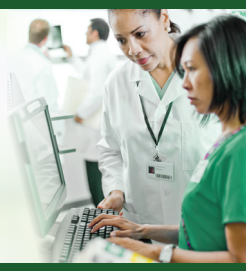
ADDRESSING HOSPITALS' AND MEDICAL FACILITIES' CYBER RISK MORE EFFECTIVELY:

NEW HIPAA-Enhanced Cyber Protection for Healthcare Organizations



You want to help mitigate today's sizeable cyber risk exposure for your large hospital, healthcare facility, or that of your healthcare clients. When considering your cyber insurance approach, it is helpful to begin with an understanding of the four types of risk related to healthcare entities' electronic data. These include:

1) Criminal Risk—which can be perpetrated by a hacker or an employee, bringing first-party loss incurred directly by the insured

2) Civil Risk—from the legal liability of insureds housing personal information, bringing third-party loss that includes damages assessed by the court

3) Regulatory Risk—which includes HIPAA regulations, and brings losses due to fines, penalties, and the expenses involved with compliance

4) Insurance Company Risk—through which insurance coverage is denied due to healthcare entity misrepresentations on the insurance application

William R. Carey & Company's cyber solution for healthcare organizations helps you address all four of these risks through its unique, three-tiered program. From a short-form application to a HIPAA-facilitated assessment to the unique policy endorsement, you're guided toward an unparalleled product for your or your clients' cyber risks.

Detail for each tier includes:

TIER 1: Initial Application and Base Policy

- **NEW** Dark web monitoring tool at no added cost
- State-of-the-art coverage
- Short-form application
- Extremely competitive pricing
- $100M maximum limits

TIER 2: HIPAA-Facilitated Assessment

- Administered by Coalfire Systems
- Web-based interface will assess compliance
- Successful completion will produce an assessment report to validate HIPAA compliance

TIER 3: HIPAA Enhancement Endorsement

Will be issued following successful completion of a HIPAA-facilitated assessment

PROVIDED AT NO ADDITIONAL COST

- Coverage for bodily injury as a result of a security/privacy breach
- Coverage for regulatory fines, penalties, and expenses whether or not a breach occurred
- 10 percent premium reduction at renewal if there are no claims
- Coverage cannot be denied on the basis of a misrepresentation in the application regarding HIPAA compliance
- Coverage extended to pay for the cost of recreating health records following a breach
- For ProAssurance HCPL policyholders, difference in conditions cyber claims will be covered at a lower retention

NEW Dark Web Monitoring Included

Now you can access RKH Protect, a dark web monitoring tool included in your base policy. It allows you to detect compromised personal and corporate information sooner, no matter where the breach occurs. Provided at no added cost, this service is administered by CSID, a part of Experian.

Bodily Injury Claim Scenario

Policy provides coverage for bodily injury that occurs due to a computer security breach or privacy breach to the extent the insured is legally liable ($50,000 sublimit).

Claim Scenario – While a patient is undergoing a procedure at an insured hospital, a security breach occurs. The breach allows a malicious third party to gain access to the insured's internal internet. This third party causes all machines connected to the internet to malfunction and as a result the patient is injured.

Coverage Response – Damages and defense costs for any legal liability surrounding this incident. HIPAA-Enhanced Cyber Protection for Healthcare Organizations covers this scenario, which is generally excluded from professional liability policies.

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Healthcare Liability Insurance & Risk Resource Services

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QUESTIONS? Please email **Cyber@ProAssurance.com**.

Thank you for considering how this cyber product can help your hospital and medical facility, or your clients' healthcare facilities, more effectively address cyber risk exposures.