



NEW! Online Banking Theft Coverage Can Enhance **Cybersurance Coverage**

Good News! Effective April 1, 2019, Utica National is introducing this optional endorsement that will enhance the overall coverage for the cyber exposure. The form provides coverage for monetary amounts fraudulently obtained from the insured as a result of an intentional, criminal deception of the insured of their financial institution, typically by electronic means.

The form covers:

- 1. Online Banking Theft Coverage** when unauthorized access to or use of an accountholder's commercial account that results in a loss of funds;
- 2. Funds Transfer Fraud Coverage** when a fraudulent instruction directing a financial institution to transfer, pay, or deliver funds from the insured's bank account; and
- 3. Social Engineering Fraud Coverage** when intentional misleading or deception of the insured or their employee through pretexting, phishing, spear phishing, or any other confidence trick via email, text, instant message, telephone, or other electronic means.

Limits of Insurance and Pricing

› Limit of Insurance \$25,000
Premium Charge \$75

OR


› Limit of Insurance \$50,000
Premium Charge \$120

Eligibility

This endorsement may be attached to any Insurance Agents' Errors and Omissions policy that includes the Cybersurance endorsement.

**For more information or to obtain a quote, contact
our Underwriting team at 1-800-598-8422.**

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided.

 **Utica National Insurance Group**
Insurance that starts with you.®

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