







CYBER INSURANCE REIMAGINED

Introducing the most innovative and comprehensive coverage available.








We found existing cyber insurance policies lacking, so we created our own. Full limits, enhanced business interruption cover, protection from physical cyber attacks, computer replacement coverage (an industry first—only available through Coalition), and more.



3rd Party Liability Coverages
















<ul style="list-style-type: none">  Network & Information Security Liability  Regulatory Defense & Penalties  Multimedia Content Liability  PCI Fines & Assessments 	<p>We cover the expenses to defend you and any damages resulting from your liability to a 3rd party, or for regulatory fines & penalties, multimedia wrongful acts (such as infringement, defamation, piracy, etc.), and PCI fines & assessments resulting from a failure in your security, data breach, or privacy violation.</p>
<ul style="list-style-type: none">  Bodily Injury & Property Damage  Technology Errors & Omissions 	<p>We pay for the costs of defense and damages from your liability to a 3rd party when a failure in your security results in physical damage or injury.</p>

1st Party Loss Coverages

<ul style="list-style-type: none">  Bodily Injury & Property Damage  Pollution 	<p>In the event of a security failure (i.e., physical cyber attack), we'll even cover losses resulting from bodily injury or damage/impairment to your tangible property, as well as damages resulting from any liability you may have to a 3rd party, including regulatory fines & penalties and pollution.</p>
<ul style="list-style-type: none">  Computer Replacement 	<p>We cover the costs to replace your computer systems that are permanently impacted by malware.</p>
<ul style="list-style-type: none">  Fund Transfer Fraud 	<p>We pay for funds transfer losses you incur from a failure in your security or social engineering.</p>
<ul style="list-style-type: none">  Service Fraud 	<p>We pay for the additional amounts you're billed by a cloud or telephone provider when you incur fraudulent charges.</p>
<ul style="list-style-type: none">  Digital Asset Restoration 	<p>We pay for the costs to replace, restore, or recreate your digital assets that are damaged or lost following a failure of your security.</p>
<ul style="list-style-type: none">  Business Interruption & Extra Expenses 	<p>We cover financial losses resulting from a failure in your security, data breach, and even systems failure (including contingent/dependent BI), as well as the extra expenses you incur to bring your company back online.</p>
<ul style="list-style-type: none">  Cyber Extortion 	<p>We cover the costs to respond to an extortion incident, including money, securities, and even virtual currencies paid.</p>
<ul style="list-style-type: none">  Breach Response  Crisis Management & Public Relations 	<p>We pay for the costs to respond to a breach including 3rd party incident response and public relations experts, customer notification costs and credit monitoring, media purchases, and legal fees; and advise in connection with the incident, among others.</p>



Not all insurance policies are equal

Coverage	Coalition	Others
 Business Interruption & Extra Expenses	✓ See enhancements below ¹	✗ Sometimes
 Contingent Business Interruption	✓	✗
 Funds Transfer Fraud	✓	✗ Sometimes (sublimited)
 Cyber Extortion	✓	✗ Sometimes
 Computer Replacement	✓	✗
 Bodily Injury & Property Damage	✓	✗
 Pollution	✓	✗
 Service Fraud	✓ See enhancements below ²	✗
 Network & Information Security Liability	✓	✓
 Regulatory Defense & Penalties	✓	✓
 Multimedia Content Liability	✓ See enhancements below ³	✓
 PCI Fines & Assessments	✓ No sublimit	✓ Sublimited
 Digital Asset Restoration	✓ See enhancements below ⁴	✓
 Breach Response	✓	✓
 Crisis Management & Public Relations	✓ See enhancements below ¹	✓

Enhancements	Coalition	Others
Pre-claims assistance	✓	✗
Covers all prior acts	✓	✗ Sometimes
Systems failure ¹	✓	✗
Waiting period ¹	✓ As low as 1 hour	✗ 8+ Hours
Business services costs ²	✓	✗
Cost of system upgrades ⁴	✓	✗
Reputation Repair ⁵	✓	✗
BYOD coverage	✓	✗
Social media / IoT coverage ³	✓	✗ Sometimes
Cybersecurity apps	✓	✗

