

Mercer Consumer, a service of  
Mercer Health & Benefits Administration LLC

# CYBER LIABILITY INSURANCE

[www.cybersecuremercerc.com](http://www.cybersecuremercerc.com)



MANY OF YOUR MEMBERS CONDUCT BUSINESS, SHOP FOR THEIR BUSINESSES, AND BANK ONLINE, CREATING INCREASED RISK OF CYBER LIABILITY. PROVIDE THEM PEACE OF MIND BY OFFERING CYBER LIABILITY INSURANCE.

## CYBER LIABILITY RISK,

Cyber liability is the risk posed by conducting business over the internet, over other networks, or using electronic storage technology. Cyber Liability insurance is designed to mitigate losses from a variety of cyber incidents:

- Data breaches
- Network damage, including third-party lawsuits due to loss of privacy

Primary cyber exposures include personally identifiable information (PII), retained data, credit card theft, and business identity information claims. Attacks on your members' computers that aren't protected can result in the theft of PII and other information.

## THE SOLUTION

Cyber Liability insurance covers these incidents and more. Through a partnership with Edgewater Holdings, LTD, Mercer Consumer has developed an integrated insurance and risk management program for cyber liability. The program offers access to human resources- and data management-related services which provides superior products and services through a simplified process.

Provide your members security and peace of mind as they conduct business online with Cyber Liability insurance.

## WHO IT'S FOR:

- Small business owners with a website
- Businesses that store data for their clients

MAKE TOMORROW, TODAY



## ABOUT EDGEWATER HOLDINGS, LTD

Edgewater Holdings, LTD (Edgewater), a managing general underwriting agency and consulting firm, was established in 1991 by Mark Kollar. By 1995, Edgewater emerged as a recognized leader in the development and delivery of cyber liability policies. Edgewater writes cyber policies for insurance markets.

## PROGRAM SUMMARY

Qualified Mercer Consumer accounts must have less than \$5 million in gross revenue to apply with a simple application for Cyber Liability insurance. Accounts with more than \$5 million in gross revenue require a standard application.

Cyber Liability insurance is admitted in all 48 states plus the District of Columbia. It is not available in New York or Indiana on an admitted basis. Coverage in these states is on surplus lines and subject to all required surplus regulations.

## PROGRAM SPECIFICS

As a Mercer Consumer client, participating members are entitled to unlimited access to the NoDataBreach™ service:



### Telephone and email support

- Access to advice from specialists on privacy and data security issues



### Online materials

- Sample policies, procedures and agreements
- Risk assessment tools
- Advice on incident response planning
- Much more



### Monthly newsletter

- Updates on federal and state laws, regulations and enforcement actions and mores



### Training programs

- Online courses
- Training bulletins and posters
- Periodic webinars

## For more information, contact:

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The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. Statements concerning legal matters should be understood to be general observations based solely on our experience as insurance brokers and risk consultants and should not be relied upon as legal advice, which we are not authorized to provide. All such matters should be reviewed with the client's own qualified legal advisors in these areas.

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