

CLIA/LAW SOCIETY CYBER PROGRAM

Introduction

If you use the internet in any capacity, you are a target for a cyber-attack. Cyber attacks are unwelcome attempts to steal, expose, alter, disable, or destroy information through unauthorized access to computer systems. Cyber insurance provides coverage for lawyers and law firms from a range of cyber attacks.

The Canadian Lawyers Insurance Association and Law Society administer the Mandatory Cyber insurance program and provide an optional enhanced stand-alone cyber insurance product for purchase through [CLIA's website](#).

Coverages

The following table outlines the Mandatory and optional stand-alone cyber coverages:

Coverage	Mandatory Cyber	Stand-Alone Cyber	
		Package	Extension*
Network Security & Privacy Liability	\$250K	\$1M or \$2M	N/A
Data Recovery and Loss of Business Income	\$100,000	\$1M or \$2M	N/A
Event Management Expenses	\$100,000	\$1M or \$2M	N/A
Data Extortion	N/A	\$1M or \$2M	N/A
Bricking*	\$100,000	N/A	\$100K or \$250K
Electronic Theft, Computer Fraud & Telecommunications Fraud*	N/A	N/A	\$100K or \$250K
Social Engineering Fraud*	N/A	N/A	\$100K or \$250K
Multimedia & Intellectual Property Liability	N/A	\$1M or \$2M	N/A
Reputational Damage	N/A	\$1M or \$2M	N/A
Dependent Network Interruption & Recovery	\$100,000	\$1M or \$2M	N/A
Deductible	\$2,500	\$5,000	\$5,000

* These coverages are available for an additional fee and must be purchased in conjunction with Stand Alone Cyber.

Coverage Explanations

Network Security Liability

Covers damages and claims expenses associated with lawsuits alleging the unauthorized access to, degradation of, or disruption to the insured's network, failure to prevent transmission of malicious code or viruses, and use of the insured's network to perform a denial-of-service attack (DDOS).

Privacy Liability

Covers damages and claims expenses associated with lawsuits alleging the unauthorized collection, disclosure, use, access, destruction, or modification of personal protected information.

Data Recovery

Covers cost to restore the network and data to the point it was at before the event occurred.

Loss of Business Income

Covers loss of income as a result of a breach on the insured's computer systems. This loss of income can be caused by decreased productivity, inability to deliver products or services, or inability to access data.

Dependent Loss of Business Income

Covers loss of income as a result of a breach or cyber event at any contracted data/computing services provider that the insured is reliant upon.

Event Management Expenses

The following are covered under event management expenses:

Breach Coach Services - Covers the costs of a breach coach to provide advice in responding to and assisting you in responding to a security or privacy breach, including determining your legal obligations to provide notice of a security breach, privacy breach or breach of privacy regulations.

Notification Costs - Covers costs associated with letting all those affected by the breach (including individuals, entities, and regulators) know that it has occurred, regardless of whether this notification is required by regulators or voluntary. This would include costs such as: mailing campaigns, credit monitoring, and call centres to handle questions.

Forensic Investigative Costs - Covers costs associated with hiring a professional third party to determine where, when, and how the breach occurred; also, to ensure that no future problems occur as a result of that particular system issue.

Crisis Management Costs - Covers costs incurred in hiring a professional public relations team to help prevent reputational harm to your business.

Data Extortion

Covers ransom costs when there is a demand for compensation to stop a cyberattack, such as ransomware.

Bricking

Covers costs to replace computer & network hardware rendered useless after a cyber related event.

Electronic Theft, Computer Fraud & Telecommunications Fraud

Covers the money and assets that are lost due to unauthorized access to your networks, systems and data.

Social Engineering Fraud

Covers any fraudulent electronic communications or websites designed to impersonate the insured or any of the insured's products for the costs of creating a specific press release or establishing a specific website to advise the insured's customers and prospective customers of the fraudulent communications, reimbursement of the insured's clients for their financial losses arising directly from the fraudulent communications and the insured's loss in profits as a direct result of the fraudulent communications.

Multimedia and Intellectual Property Liability

Covers actual or alleged defamation, invasion of privacy, or infringement of any intellectual property rights arising out of social or multimedia content or user generated content.

Privacy Regulatory Defense & Penalties

Covers costs associated with being called in front of a civil, administrative, or regulatory proceeding and fines and civil penalties.

Covers monetary assessments, fines and penalties as a result of noncompliance with the published Payment Card Industry Data Security Standards.

Reputational Damage

Covers loss of income as a result of a cyber event in the media causing termination of your services by one or several of your clients.