

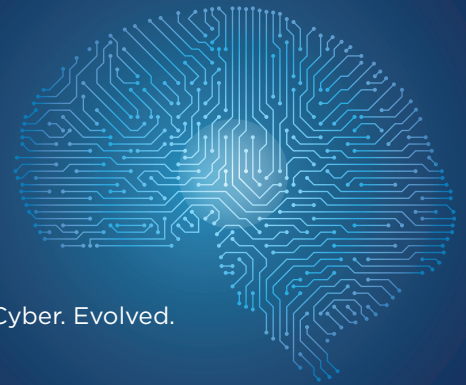


Ohio Bar
Liability Insurance
Company



Does Your Firm Have Enough Cyber Protection?

State-of-the-art Insurance
Coverage and Support Services



Cyber. Evolved.

Cyber attacks cost business over \$100,000 in 2017.¹

Whether you experience an accidental exposure of customers' personal information or suffer a ransomware attack, you could be facing an expensive recovery effort.

With cyber attacks up 55% in 2017,² and ransomware attacks up 300% since 2015,³ it may be time to consider purchasing higher limits of cyber coverage for your business.



To help address the growing risks, Ohio Bar Liability Insurance Company provides you with the \$50,000 of the most advanced cyber insurance coverage as part of your professional liability policy. And, as our policyholder, we are now able to offer you special rates for higher limits of Cyber Liability insurance through our partnership with NAS Insurance Services.

The higher limits of coverage give you a range of benefits, including:

- Reimbursement of money, securities or other property resulting from financial fraud
- Replacement or recovery of lost or stolen data
- Expert breach response services including legal, IT, and PR support
- Coverage for income loss resulting from interruption of your computer system

FOR MORE INFORMATION:



**Ohio State Bar Association
Insurance Agency**
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Sources:
1. NAS Cybercrime: 2017 Claims Analysis
2. Identity Theft Resource Center, "2016 Data Breach Report"
3. Identity Theft Resource Center, "2015 Data Breach Category Summary", January 25, 2016

Ohio Bar Liability Insurance Company has partnered with NAS Insurance to offer Cyber Liability higher limit insurance options upon request, including:

Coverage for Your Costs of a Cyber Breach

Breach Event Costs – Coverage for mitigation costs and expenses incurred because of a privacy breach, security breach or adverse media report, including legal expenses, public relations expenses, IT forensic expenses, and costs to provide credit monitoring and identity theft assistance to affected individuals.

Proactive Privacy Breach Response Costs sublimit – Coverage for public relations expenses incurred in response to a security breach or privacy breach, but prior to the publication of an adverse media report.

Voluntary Notification expenses – Coverage for expenses incurred in notifying affected parties of a privacy breach where there is no requirement by law to do so.

Network Asset Protection – Coverage for income loss, interruption expenses, and data recovery costs incurred due to a variety of causes, from accidental damage of electronic media to cyber attacks. Coverage also includes a sublimit for:

Dependent Business Interruption (by endorsement) - Covers income loss and interruption expenses incurred in the event that the computer system of an IT service provider or business process outsourcing provider goes down.

Cyber Extortion – Coverage for extortion expenses incurred and extortion monies paid as a direct result of a credible cyber extortion threat, including ransomware.

BrandGuard® – Coverage for income loss incurred as a direct result of an adverse media report or breach notification following a security breach or privacy breach.

Cyber Crime Sublimit - Coverage for losses incurred due to (1) wire transfer fraud, (2) fraudulent use of an insured telephone system, and (3) phishing schemes that impersonate your brand, products or services, including the costs of reimbursing your customers for losses they sustain as a result of such phishing

Coverage for Expenses Related to 3rd Party Claims or Government Fines & Penalties

Multimedia Liability – Coverage for claims alleging liability resulting from the dissemination of online or offline media material, including claims alleging copyright/trademark infringement, libel/slander, plagiarism, or personal injury.

Security & Privacy Liability – Coverage for claims alleging liability resulting from a security breach or privacy breach, including claims alleging failure to safeguard personal information.

Privacy Regulatory Defense & Penalties – Coverage for regulatory fines and penalties and regulatory compensatory awards incurred in privacy regulatory proceedings/investigations brought by federal, state, or local governmental agencies.

PCI DSS Liability – Coverage for assessments, fines, or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.