

## Claims Examples for Restaurants Cyber Liability

### **“Privacy” Module**

1. An employee at a restaurant writes down a customer’s credit card number and then uses the card to make purchases. The customer or the credit card company sues that restaurant location for the damages. This module of the policy covers the owner/operator of the restaurant for the damages as well and any defense costs.
2. An outsider steals either a paper copy or an electronic copy of employee’s information that is being held by the owner/operator. This information can include social security numbers, date of birth, medical information, name and address, email address, financial information or bank account numbers (direct deposit). The owner/operator will be covered if the employee brings suit for the privacy breach. In addition the owner/operator then becomes subject to HIPAA fines due to the lost medical information. This portion of the policy would pay those fines/penalties up to the policy limit.

### **“Technology Security” Module**

1. A third party hacks the server and comes across privately stored employee information such as applications that have social security numbers. The outside party then steals the employee’s identity. This portion of the policy would indemnify any losses due to the theft up to the policy limit.
2. A hack on to the server allows customers credit card information to be transferred and/or stolen. The credit cards are then used by a third party to make purchases. This portion of the policy would cover the loss and defense costs up to the policy limit.

### **“Web-Media” Services**

1. The Insured uses its web page to slander a competitor. The competitor sues to repair their image. This portion of the coverage defends and indemnifies up to the policy limit.

### **“Privacy Breach Containment Coverage” Module**

1. A breach to the Insured’s server occurs. This coverage would pay on behalf of the owner/operator to notify all customers whose credit card information may be at risk up to the policy limit.
2. A breach to the Insured’s server occurs and it is detected that some customer’s credit card info may have been compromised. This coverage would pay to monitor the credit reports of the customer’s who may be at risk up to the policy limit.
3. If a potential breach is brought to the Insured’s attention, this coverage would pay to investigate the breach.