



BROAD SCOPE CYBER LIABILITY COVERAGE SUMMARY



Broad Scope Cyber Liability Coverages are available to protect your ministry against property damage, financial damage, or emotional injury claims resulting from the ministry's activities related to computer use and electronic data.

BROAD SCOPE CYBER LIABILITY COVERAGE (BGL-87)

Protects your ministry against claims of:

- Unauthorized computer use, computer-related activity that damages another person, and financial losses of others from unintentional transmission of computer viruses or other harmful files.
- Data breach liability or improperly using, failing to properly protect, or losing personal information.
- Errors caused by specified IT contractors working on your behalf.

Reimburses you for expenses related to:

- A data breach. This may include the cost to send required notifications, the fees associated with credit monitoring services, or the fees paid to a public relations firm to protect your reputation.
- Data retrieval associated with litigation.
- Special defense coverage for regulatory actions or injunctive (non-compensatory) lawsuits, such as a "cease and desist" order.

EXTENDED BROAD SCOPE CYBER LIABILITY COVERAGE (BGL-87B)

This coverage features increased data breach rectification limits and provides additional data security services:

- Broad Scope Cyber Liability Coverage (BGL-87).
- Data security subscription services, (provided by a 3rd-party vendor).
 - Proactive breach preparation to identify weaknesses and reduce risk
 - Breach counseling to help determine if a breach has occurred and assess its severity
 - Breach response services to provide guidance and remediation assistance
 - Crisis management to save you time and guide you through a breach response

ELECTRONIC COMMERCE ENTERPRISE CYBER LIABILITY EXTENSION (BGL-87E)

This extension is for ministry operations whose retail e-commerce activities account for at least 20 percent of its revenue. It extends coverage limits for e-commerce activities, such as online financial transactions, donor solicitation, and receiving charitable donations.

CYBER LIABILITY COVERAGES

	Broad Scope Cyber Liability BGL-87	Extended Broad Scope Cyber Liability BGL-87B	Electronic Commerce Enterprise Extension BGL-87E (Available only with BGL-87B)
Coverage Limits	Up to \$500,000	Up to \$1 million*	Up to \$1 million*
Includes data security subscription		✓	✓

* Excess/Umbrella Liability Coverage (BGL-939) can provide additional limits up to \$5 million.

COVERAGE EXAMPLES:

1. COMPUTER USE ERROR: A church secretary emails a prayer request list to members of the congregation. The document she attaches to the email is infected with a virus and spreads to dozens of members' home computers. The members sue the ministry to cover repairs and replacements for their computers. *Broad Scope Cyber Liability Coverage* (BGL-87) would cover property and financial damage claims like this one.

2. DATA BREACH ERROR: Employees at a Christian college use the school's unsecured wireless network to access the internet. It is later discovered that thieves hacked into the network and stole students' personal information. The thieves then used the information to obtain credit cards, running up high balances. *Extended Broad Scope Cyber Liability Coverage* (BGL-87B) would cover the students' emotional injury and financial damages up to the policy limits. It would also include crisis management and remediation services.

3. ELECTRONIC COMMERCE ERROR: A large church sells books, music, and training materials through an e-commerce web site. The church's web site is hacked, exposing customer names, addresses, and credit card numbers. Up to the policy limits, *the Electronic Commerce Enterprise Liability Coverage* (BGL-87E) would pay for financial damages and actions that rectify the situation for those whose information was compromised by the breach. Additionally, Cyber Scout®, Brotherhood Mutual's data security vendor, would provide specialized breach management services to help the church navigate the event.

Insuring America's churches and related ministries® | www.brotherhoodmutual.com | 800.333.3735

© 2018 Brotherhood Mutual Insurance Company. All rights reserved. This coverage description is intended to help ministry leaders better understand Brotherhood Mutual's MinistryFirst® insurance program. It does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual policy. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event.