



**Your AMS medical malpractice policy includes a \$250,000 annual aggregate limit of Cyber Liability and MEDEFENSE™ Plus coverage. A deductible of \$5,000 per Claim applies to all Named Coverages.**

### First Party Coverages

#### Privacy Breach Response Costs, Patient Notification Expenses and Patient Support and Credit Monitoring Expenses (\$50,000 per Claim)

Coverage for reasonable legal, public relations, advertising, IT forensic, call center, credit monitoring and postage expenses incurred due to a privacy breach. Also includes coverage for:

1. Public relations expenses incurred in response to a privacy breach, but prior to the publication of an adverse medial report to avoid or mitigate reputational harm that may result from the adverse media report;
2. Expenses incurred in voluntarily notifying individuals of privacy breach where there is no legal requirement to do so.

#### Network Asset Protection (\$50,000 per Claim)

Coverage for amounts incurred to recover and/or replace data that is compromised, damaged, lost, erased or corrupted due to accidental damage or destruction of electronic media or computer hardware, administrative or operational mistakes in the handling of data, or computer crime or attacks, including malicious code or viruses. Coverage also extends to income loss and interruption expenses incurred due to a total or partial interruption of an insured computer system that is directly caused by any of the above events.

#### Cyber Extortion (\$50,000 per Claim)

Coverage for extortion expenses incurred, and extortion monies paid, as a direct result of a credible cyber extortion threat.

#### Cyber Terrorism (\$50,000 per Claim)

Coverage for income loss and interruption expenses incurred due to a total or partial interruption of an insured computer system that is directly caused by a cyber terrorism attack.

#### BrandGuard (\$25,000 per Claim)

Coverage for income loss resulting from an adverse media report or breach notification.

### Third Party Coverages

#### Multimedia Liability (\$50,000 per Claim)

Coverage for third party claims alleging copyright/trademark infringement, libel/slander, advertising, plagiarism and personal injury. Covers both online and offline media.

#### Security and Privacy Liability (\$50,000 per Claim)

Coverage for third party claims alleging liability resulting from a security breach or privacy breach, including the failure to safeguard online and offline information, or the failure to prevent virus attacks, denial of service of attacks or the transmission of malicious code.

#### Privacy Regulatory Defense and Penalties (\$50,000 per Claim)

Coverage for defense costs and fines/penalties incurred in privacy regulatory proceedings or investigations brought by federal, state or local government agencies due to a privacy breach or security breach.

#### MEDEFENSE™ Plus (\$25,000 per Claim)

Reimbursement coverage for defense costs, shadow audit expenses, and regulatory fines and penalties incurred as a result of civil billing error investigations or proceedings brought by a government entity (e.g., any department, agency, task force or other organization created by the US federal government or any state), an organization operating as a Medicare Integrity Program Contractor (e.g., Zone Program Integrity Contractor or "ZPIC") or commercial payer (e.g., private health insurance company). Coverage also applies to EMTALA, HIPAA and Stark Proceedings brought by government entities. Coverage **does not** apply to any claims, complaints or suits brought by patients.

#### PCI DSS Assessment (\$25,000 per Claim)

Coverage for defense costs incurred and assessments 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.

**If you are interested in obtaining additional coverage, we offer higher limits of this program through our partnership with Tokio Marine HCC - Cyber & Professional Lines Group . For more information, please contact:**

Dana Pollard Carulli  
dpollard@tmhcc.com  
(877) 808-6277

