



# CYBER



## CYBER COVERAGE OPTIONS



### Cyber & Professional Liability

Compromised cyber security can result in data breaches, business interruptions and network damages that cost organizations millions of dollars and impact their reputations. Since July 1, 2011, the Ohio School Plan has been providing cyber coverage to its members with OSP property policy/coverage. Effective July 1, 2014, the OSP broadened this coverage to all OSP members, including those with only casualty coverage.

Each OSP member currently receives a \$1 million for any one loss or claim, with a \$1 million annual aggregate limit, subject to \$100,000 retention for each loss or claim. OSP members who operate information technology centers are offered a cyber and professional liability policy in lieu of cyber coverage.

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## CYBER COVERAGE OPTIONS



### Coverage for first-party claims includes:

- Damage to digital assets
- Business interruption and extra expense
- Cyber extortion
- Computer crime
- Payment card industry data security standards fines

### Coverage for third-party claims includes:

- Privacy, confidentiality and security liability
- Privacy regulation defense, awards and fines
- Customer care and reputational expenses

### Effective July 1, 2016, the OSP will be offering cyber coverage retention options of:

- \$100,000
- \$50,000
- \$25,000
- \$10,000

*Some restrictions will apply to lower retentions, based upon each member's size. The premium for each of these options will vary by the entity and option(s) selected.*

Each member will continue to have access to the OSP eRisk Hub, operated by NetDeligence®, a web-based portal with information and technical resources that empower organizations to combat cyber losses with minimal, controlled and predictable costs. The eRisk Hub features news, content and services from leading practitioners in risk management, information security, privacy, computer forensics, forensic accounting, identity

theft prevention, crisis communications, legal counsel, and other highly specialized areas of cyber risk. You can access the eRisk Hub portal, as part of your OSP membership, by entering your user name and password at the OSP gateway. If you do not know your user name or password, please email [info@ohioschoolplan.org](mailto:info@ohioschoolplan.org).

The OSP board is very pleased to be able to offer this new flexibility in retentions to its members.

**Please contact your OSP agent, if you are interested in one or more of the options.**



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