

**Allianz Cyber Premium Protect**

Coverage Section	Option 1	Option 2
<b>A. THIRD PARTY LIABILITY</b>		
Privacy & Confidentiality Breach Cover	Full Policy Limit	Full Policy Limit
Network Security Cover	Full Policy Limit	Full Policy Limit
Media Liability Cover	Not Covered	Full Policy Limit
Regulatory Costs & fines Cover	Not Covered	10% of limit of indemnity
Internal Investigation Cover	Full Policy Limit	Full Policy Limit
Consumer Redress Fund Cover	Full Policy Limit	Full Policy Limit
Payment Card PCI/DSS Cover	Not Covered	Full Policy Limit
<b>B. BUSINESS INTERRUPTION</b>		
Business Interruption Loss Cover	Full Policy Limit	Full Policy Limit
<b>C. CRISIS MANAGEMENT</b>		
Fornesic Costs	Full Policy Limit	Full Policy Limit
Data Breach Response Costs a. Data identification and preservation costs. b. Legal & Regulatory advice costs c. Notification costs d. 3rd party indemnification advice costs e. Call centre costs f. Account & Credit monitoring costs		
Lost Adjustor Costs	Not Covered	\$25k
Reputation Advice Costs	Not Covered	\$25k
<b>D. FIRST PARTY LOSS</b>		
Hacker Theft Loss	Not Covered	\$25k
Cyber Extortion Cover	Not Covered	Full Policy Limit
<b>E. EXTENTIONS</b>		
Discovery Period	60 days with no additional premium 12 months at 100% of annual premium	60 days with no additional premium 12 months at 100% of annual premium
Emergency Costs	Not Covered	\$25k
Mitigation Costs for Claims	Not Covered	\$25k
Mitigation Costs for Business Interruption	Full Policy Limit	Full Policy Limit
Restoration Costs	Full Policy Limit	Full Policy Limit
Betterment Following an insured Event	Not Covered	\$25k
Voluntary Notification Costs	Not Covered	\$25k
Industrial Control Systems Control & Data Acquisition (SCADA) Systems	Full Policy Limit	Full Policy Limit
Business Interruption Due to Human Error or Technical Failure	Not Covered	10% of limited of indemnity
Business Interruption Due to Legal or Regulatory Requirments	Full Policy Limit	Full Policy Limit