

PEARL CYBERPRO INSURANCE
LAW FIRMS COVERAGE PROPOSAL

Please complete the application and email it to cyber@pearlinsurance.com, or mail it to:
Pearl Insurance, ATTN: Jeff Severino, P. O. BOX 3930, PEORIA, IL 61612

Date:	
Firm:	
Firm Address:	
Insurer:	100% Lloyds of London – Antares Syndicate 1274
Unique Market Ref. #:	B0750RNMFP1609519
Forms and Endorsements:	<ol style="list-style-type: none"> 1. CyberPro Policy Form: PC CF 1001 (5-2017) 2. CyberPro Schedule: PC SU 1000 (5-2017) 3. CyberPro Coverage Page: PC SU 1001 (5-2017) 4. Service of Suit Endorsement: LMA 5020
Subjectivities:	<ol style="list-style-type: none"> 1. Completed CyberPro application is required to bind coverage 2. Completed Surplus Lines confirmation is required to bind coverage 3. Please confirm lawyers professional liability retroactive date 4. CEIL – Claims Expense Included Within The Limit Of Liability 5. A policy fee is applicable to this quotation and is deemed fully earned at inception
Policy Period:	
Retroactive Date:	

Coverage Summary: Pearl's CyberPro coverage offers stand-alone cyber risk protection created for the unique cyber risks of law firms. This coverage was designed to fill gaps in Lawyers Professional Liability Insurance and protect law firms from first and third-party losses, including:

- 1) **Data Breach Response Expenses:** First-party coverage for the firm's expenses following a data breach including access to a panel of data breach response experts such as IT forensics, legal advisors, public relations, victim notification, call center support, credit monitoring, and identity theft remediation.
- 2) **Electronic Data Restoration Expense:** First-party coverage for the firm's expenses to recreate or restore data, software, or firmware, that is corrupted or damaged by a hacker attack, virus, denial of service attack, or administrative errors.
- 3) **Business Income Loss and Extra Expense:** First-party coverage for the firm's loss of income and extra expense incurred due to computer system disruption caused by a hacker attack, virus, denial of service attack, or administrative errors.
- 4) **Cyber Crime (Fraud):** First and third-party coverage for fraudulent funds transfers from the firm's bank or securities accounts or a client's bank or securities accounts for which the firm is an authorized custodian due to social engineering or fraudulent use of the firm's computer system.
- 5) **Cyber Extortion and Ransomware:** First-party coverage for the firm's expenses to mitigate or terminate cyber extortion or ransomware threats.
- 6) **Confidentiality, Privacy, and Media Liability:** Third-party legal liability protection for:
 - a. The firm's failure to prevent disclosure of personally identifiable information, information subject to attorney client privilege, data subject to a non-disclosure agreement, and other confidential information. Coverage extends to regulatory, administrative, and disciplinary proceedings, as well as resulting fines and penalties due to a data breach or the firm's failure to comply with privacy, identity theft, data security, or data breach notification laws

- 6) b. The firm’s failure to prevent the transmission of hacker attacks, viruses, or denial of service attacks
- c. Copyright infringement, trademark infringement, and defamation arising out of the firms electronic publishing

Please Note: The coverage summary is a general description of coverage provided for illustrative purposes. Various provisions in this policy restrict your coverage. Please read the policy carefully to determine the extent of coverage.

CyberPro Coverage Options:

Limit Options	Deductible Options	Premium	Surplus Lines Tax	Fee	Total

CyberPro Application:

NOTICE: THE POLICY FOR WHICH THIS APPLICATION IS MADE IS A CLAIMS-MADE AND REPORTED POLICY. THIS POLICY APPLIES ONLY TO ANY CLAIM FIRST MADE AGAINST THE INSUREDS DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD AND REPORTED TO US PURSUANT TO THE TERMS OF THE POLICY ARISING FROM ANY CIRCUMSTANCES WHICH TOOK PLACE ON OR AFTER ANY RETROACTIVE DATE SPECIFIED IN THE SCHEDULE AND BEFORE THE EXPIRY DATE OF THE POLICY PERIOD. AMOUNTS INCURRED AS CLAIMS EXPENSES SHALL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY, AND ARE SUBJECT TO THE DEDUCTIBLE. PLEASE READ THE POLICY CAREFULLY.

I. Please complete the following:

Number of Lawyers		
Annual Revenue		
Areas of Practice		%
		%
		%
Lawyers Professional Liability	Limit:	
	Deductible:	
	Premium:	
	Retroactive Date:	

II. Please insert the desired CyberPro policy limit and deductible below.

Policy Limit:		Deductible:	
----------------------	--	--------------------	--

III. Please complete the following questions.*

1.	Has the applicant had any computer or information security incidents during the past three (3) years? A security incident includes any interruption, suspension, or unauthorised access, intrusion, breach, compromise, or use of your computer systems, including embezzlement, fraud, theft of proprietary information, denial of service, electronic vandalism or sabotage, computer virus, or other similar incidents.	Y <input type="checkbox"/> N <input type="checkbox"/>
2.	During the past three (3) years, has the applicant or any director, officer, employee, or other proposed insured given notice under the provisions of any prior or current cyber risk, media liability, E&O, general liability, or lawyers professional liability policy, of specific facts or circumstances related to a security incident which may give or have given rise to a claim being made?	Y <input type="checkbox"/> N <input type="checkbox"/>
3.	Does any applicant, director, officer, employee, or other proposed insured have knowledge or information of any fact, circumstance, situation, event, or transaction which may give rise to a claim under the proposed CyberPro insurance?	Y <input type="checkbox"/> N <input type="checkbox"/>

*Note: If you checked "yes" to any of the questions above, please complete the CyberPro claims supplement

IV. PLEASE READ THE FOLLOWING DECLARATION CAREFULLY AND SIGN:

To the best of my/our knowledge and belief, I/we declare the information provided in connection with this application, after reasonable inquiry, is true and I/we have not withheld any material facts. I/We understand that non-disclosure or misrepresentation of material fact may entitle underwriters to void the insurance.

I/We understand that signing this application does not bind coverage, but agree that, should a contract of insurance be concluded, this application and statements made therein shall form the basis of the contract and shall be deemed attached to and become part of the policy if issued. Underwriters are authorized to make any investigation and inquiry in connection with this application as it deems necessary.

The undersigned authorized officer of the applicant hereby acknowledges that they are aware that the limit of liability contained in this policy shall be reduced, and may be completely exhausted, by the costs of legal defense and, in such event, the insurer shall not be liable for the costs of legal defense or for the amount of any judgment or settlement to the extent that such exceeds the limit of liability of this policy.

This quote is valid until _____ and is strictly conditioned upon no material change in the risk occurring between the date of this letter and the inception date of the proposed policy. We recommend you submit the requested information to us immediately, so we may complete the underwriting process.

THIS APPLICATION MUST BE SIGNED AND DATED BY A PRINCIPAL OF THE FIRM.

Name:		Title:	
Signature:		Date	