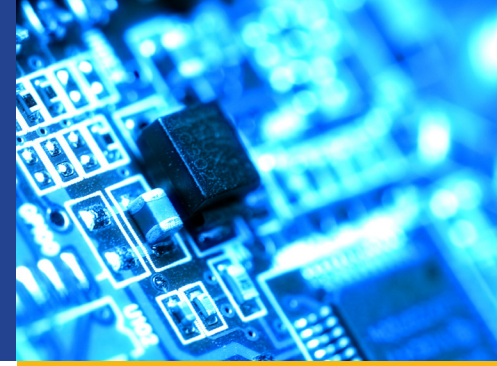


Cyber Insurance Risk. Liability. Protection.



Cyber Protection for Small to Medium Sized Businesses

Businesses of all sizes and in every industry are threatened by cyber incidents. Over 1/3 of all targeted attacks are directed at businesses with 250 or fewer employees. With the increase of e-commerce, web-based file storage, and the proliferation of smart phones, laptops, and tablets in businesses, the risks associated with data security are growing quickly. North Star Mutual has partnered with NAS, a leading specialist in cyber breach response, to provide comprehensive cyber coverage including:

- **Multimedia Liability** - Duty to defend coverage for third party claims alleging copyright/trademark infringement, libel, slander, plagiarism and personal injury resulting from dissemination of media material. Covers both electronic and non-electronic media material.
- **Security and Privacy Liability** - Duty to defend coverage for third party claims alleging liability resulting from a security and privacy wrongful act, including the Insured's failure to safeguard electronic or non-electronic confidential information, or the failure to prevent virus attacks, denial of service attacks or the transmission of malicious code from the Insured's computer system to the computer system of a third party.
- **Privacy Regulatory Defense and Penalties** - Duty to defend coverage for regulatory fines and penalties and/or regulatory compensatory awards incurred by the Insured as a result of privacy regulatory proceedings/investigations brought against the Insured by federal, state, or local governmental agencies, such as proceedings/investigations alleging HIPAA violations.
- **PCI DSS Assessment** - Duty to defend coverage for demands made by banks or credit card companies against the Insured for assessments and fines imposed against the Insured due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.
- **Privacy Breach Response Costs, Customer Notification Expenses and Customer Support and Credit Monitoring Expenses** - Coverage for reasonable mitigation costs and expenses incurred as a result of a privacy breach, security breach or adverse media report, including legal expenses, public relations expenses, advertising and IT forensic expenses, postage, and the cost to provide call centers, credit monitoring and identity theft assistance.
- **Network Asset Protection** - Coverage for amounts incurred by the Insured to recover and/or replace electronic data that is compromised, damaged, lost, erased or corrupted due to (1) accidental damage or destruction of electronic media or computer hardware, (2) administrative or operational mistakes in the handling of electronic data, or (3) computer crime/attacks including malicious code and denial of service attacks. Coverage also extends to business income loss and interruption expenses incurred by the Insured as a result of a total or partial interruption of the Insured's computer system directly caused by any of the above events.
- **Cyber Extortion** - Coverage for extortion expenses and extortion monies incurred by the Insured as a direct result of a credible cyber extortion threat made against the insured.
- **Cyber Terrorism** - Coverage for loss of business income and interruption expenses incurred by the Insured as a direct result of a total or partial interruption of the Insured's computer system due to an act of terrorism.
- **BrandGuard™** - Coverage for lost revenue directly resulting from an adverse media report and/or notification to customers of a security or privacy breach.

Note: These are general descriptions only. Refer to policy for exact wording and coverage.

Insurance Highlights & Program Benefits

- Legal Counsel Services
- Access to IT Security and Forensic Experts
- Advertising / PR Support
- Breach Notification to Customers
- Call Center / Website Support
- Credit Monitoring and Identity Theft Restoration

Managing Cyber Risk

Many data breaches can be avoided by implementing good data security practices such as:

- Practicing safe data storage
- Keeping track of and securing your physical devices
- Protecting your network and website
- Training employees and having clear cyber security policies
- Encrypting confidential data

With this coverage you have unlimited access to additional tips and training resources on our Cyber Risk Management Website, www.northstarmutual-cyber.com.

When a Breach Occurs

Notify your agent and contact North Star at 1 (800) 622-5230 or visit northstarmutual-cyber.com for more information on the claims and recovery process.

MIDWEST VALUES AND SMALL-TOWN SERVICE

North Star Mutual is a leading regional mutual insurance company that specializes in farm, home, auto, and small business insurance sold exclusively through local independent insurance agents. North Star leads the way in responsiveness to policyholder risk management and takes pride in providing outstanding claims service. Customers appreciate our easy, flexible payment plan and the ability to pay conveniently online. Find out more about our company at www.northstarmutual.com.