

## NEWSLETTER

## JANUARY 29, 2007



### **TECHNOLOGY & CYBER RISK COVERAGE ARE NOW AVAILABLE TO BUSINESS OWNERS THAT NEED PROTECTION FOR THEIR DIGITAL ASSETS!!!!**

*Dear Valued Customer,*

*Any and all businesses today are facing new and very real threats to their company's information assets and their ability to provide the services and products to their customer population. Exposures such as malicious code, hackers, identity theft, theft of intellectual property, secure data laws, New Processing Card Industry Standards, HIPAA compliance, Gram Leach, and network outages have become mission-critical exposures for the information-intensive, information dependant modern company. Approx. \$50 Billion in damages have been lost in the last 2 years alone.*

*Apogee Insurance Group can offer you and your clients the protection they need in the following areas:*

- Network Security Liability (Coverage for damage and defense costs suffered in wake of computer attacks on insured's network, including computer virus, unauthorized access, denial-of-service, disclosure of confidential information)*
- Web Content Liability (Coverage for content-based Injuries such as libel, slander, defamation, copyright, title, trade mark infringement or invasion of privacy)*

- Internet Professional Liability (Errors & Omissions Liability for application service providers/ASP's, internet service providers/ISP's, web hosting, media services, internet auctions, ecommerce transaction services, search engines and web portals.*
  - Network Business Interruption (Both online and offline)*
  - Information Asset (Coverage for damage, destruction, corruption or theft of the insured's information assets, Both 1st party and 3rd party coverage.*
  - Identity Theft (For insured's employees, customers or clients.*
  - Cyber Extortion (Coverage for investigation and settlement of extortion threat against insured.*
  - Cyber Terrorism (Coverage for both first and third-party loss, damage to data and business interruption.*
  - Crisis Communication Fund (provided toward the fees and expenses for the insured's public relations crisis arising out of a computer attack.*
  - Broad Definition of Claim (including demands for money services, non-monetary or injunctive relief as well as civil proceedings.*
  - Broad Definition of Computer Attack*
  - Secure Data Laws remediation coverage for notification costs and damages*
- Coverages such as those listed above can be tailored to your insured's needs and are available now through*

*Thank you for your business.*

## **KEY QUESTIONS TO ASK YOUR CLIENTS TO DETERMINE THEIR TECHNOLOGY AND CYBER RISK EXPOSURE:**

- Does your company maintain important or confidential data such as client information? Can they estimate the cost to replace that data if lost or damaged in a computer attack (legal expenses, judgments, settlements and punitive damages)?
- Are they in the medical, financial, credit card processing, banking, insurance industry, public company arena or at all exposed to recent legislative laws?
- Is a working computer system or net work important to the operations of your company?
- Do they know the financial costs in the event an employee transmitted a computer virus to their customers or clients, web visitors or other third parties?
- Has their company ever been hit with a mass computer virus and what were the financial consequences?
- Is their company vulnerable to cyber extortion threat?
- Does their company render Internet professional services to others?
- Does your client maintain a web site? Do they know whether their site contains materials in violation of any copyright, trademark or violates any existing privacy laws?
- If you and your clients don't know the answers to these above questions, there may be severe gaps in the coverage they currently have in place.

## **RECENT SUCCESSES WRITTEN BY APOGEE**

- NJ Home Owners Association D&O – **\$1,615**
- Medical Staffing Agency E&O - **\$32,975**
- Illinois Real Estate E&O - **\$10,653**
- Maryland Property Inspections E&O - **\$4,015**
- HR Consulting Services E&O - **\$3,060**
- Pa. Law Firm E&O - **\$7,687**
- NJ Title Agent E&O - **\$27,333**
- Geological Architect & Engineer Firm E&O - **\$13,812**
- Central Pa. Private Company D&O - **\$23,675**
- Pension Plan TPA/ E&O - **\$44,886**
- Major Pa. Travel Agency E&O - **\$25,480**
- Management Consultant E&O - **\$7,776**

## **WE JUST REDUCED EPL PREMIUMS UP TO 25% FOR.....**

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EPL is the perfect cross-sell for any Agencies P&C book. We write more than 50 classes of business found in everyone's office, from artisan contractors to hotels to retail to business services to general manufacturers and sales/distributors.

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- Defense outside the limit (limit of \$500k or more)
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- 15% + Commissions



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- Employment Practices Liability
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**FOOD FOR THOUGHT:**

- Do not go where the path may lead, go instead where there is no path and leave a trail. (Ralph Waldo Emerson)
- You cannot find peace by avoiding life. (Virginia Wolf)
- Rule #1 Never lose Money, Rule #2 Never forget Rule #1. (Warren Buffett)

- You can have everything in life that you want if you just help enough other people to get what they want. (Zig Ziglar)
- When you confront a problem, you begin to solve it. (Rudy Giuliani)
- If change is happening on the outside faster than on the inside the end is in sight.(Jack Welch)
- Find a job you love and you’ll never work a day in your life. (Confucius)
- I have yet to find the person, however exalted their station, who did not do better

**CONTACTS:**

- 888-9apogee (927-6433)
- [info@apogeeinsgroup.com](mailto:info@apogeeinsgroup.com)
- [www.apogeeinsgroup.com](http://www.apogeeinsgroup.com)
- Bob McIntyre - 7021
- Tom Katona - 7022
- Ryan Gotro - 7024