

NEWSLETTER

MAY 2008



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 informationintensive, 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)*
- *Secure Data Laws remediation coverage for notification costs and damages*
- *Internet Professional Liability (Errors and Omissions Liability for application service providers/ASP's, Internet service*

providers/ISP's, web hosting, media services, internet auctions, e-commerce 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*

Coverages such as those listed above can be tailored to your insured's needs and are available now through several high quality A+ and A++ rated carriers that Apogee is appointed to do business with. Network Business Interruption (Both online and offline)

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 network 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.

A&E COVERAGE ALERT!

Apogee has significant expertise in A&E: Definition includes engineering, architecture, construction management,

environmental consulting, project managers and design/build firms of all sizes

- Offerings can include cyber liability, pollution liability and option for first dollar defense
- BI/PD coverage offered for claims in connection with A&E Professional & Pollution
- Independent contractors can be covered as well as territory of claims that could occur worldwide
- Innocent Insured and mediation credit coverage offered as well as aggregate deductible
- A blanket waiver of subrogation offered
- Technology coverage available for Electronic Transfer of Data, Copyright Infringement and Web

Carriers are A to A+ Rated by AM Best and Premium Rates are Very, Very Competitive! Eligible Risks: Contact an Apogee Representative at 610-337-3200 to discuss your needs or send a e-mail requesting information to info@apogeeinsgroup.com.

RECENT SUCCESSES WRITTEN BY APOGEE:

- Medical Staffing Services / E&O / PA - **\$19,600**
- Investment Group Advisors / E&O / PA - **\$10,800**
- Construction Safety Compliance Firm/ E&O/ NY - **\$10,500**
- Aviation Insurance MGA / E&O / MD - **\$15,900**
- Pharmaceutical Product Liability / E&O / PA - **\$48,000**
- Law Firm / E&O / NJ - **\$23,900**
- Environmental Services / E&O / DE - **\$5500**
- Large Manufacturing Company / D&O / PA - **\$126,500**
- Law Firm / E&O / NJ - **\$13,100**
- Law Firm / D&O - EPLI-E&O / PA - **\$22,500**

- County Medical Services / E&O / NJ - **\$23,400**
- Community - Home Owners association D&O / PA - **\$3,400**

ATTITUDE:

- "The longer I live, the more I realize the impact of attitude on life. Attitude to me is more important than facts. It is more important than the past, than education, than money, then circumstances, than failures, then successes, than what other people think or say or do. It is more important than appearance, giftedness or skill. It will make or break a company, a church, a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change our past. We cannot change the fact that people will act a certain way. We cannot change the inevitable. The only thing we can do is rely on the one thing we have, and that is our attitude. I am convinced that life is ten percent what happens to me and ninety percent how I react to it. And so it is with you. We are in charge of our attitudes." - *Charles Swindoll*

**ONLINE QUOTING NOW
AVAILABLE ON USLI
A++ PAPER AT APOGEE
WEB SITE.**

Minimize your Agency E&O Exposure – Quote EPLI to all of your clients (15% Commission). Remember if unable to get online quote, send us an email to discuss your need.

- Employment Practices Liability
- Community Association D&O
- Non-Profit D&O
- Real Estate E&O Now Available!

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