With the use of electronic health records and the proliferation of smart phones, laptops and tablets in dental practices, your risk of cyber liability exposure continues to grow. MedPro’s cyber and privacy liability insurance is provided at no cost to you and includes:

**Claims Made Against You**

- **Enterprise Security Event**
  Unauthorized access to your computer system that results in damage or alteration of data, transmission of harmful software code or denial of access.

- **Privacy Injury**
  Privacy breaches involving loss, accidental disclosure or theft of protected information, common law invasions of privacy and violation of Privacy Regulations with respect to the use or control of Protected Personal Information.

- **Privacy Regulation Liability**
  Violations of HIPAA or other similar state, federal and foreign identity theft and privacy protection statutes, rules and regulations.

- **Cyber Extortion Loss**
  In the event of a ransomware attack.

**Reimbursement of Expenses**

- **Crisis Management Expense**
  Notifying and answering questions from affected persons whose Protected Personal Information may have been lost, stolen or accessed.

- **Fraud Response Expense**
  Credit and identity monitoring services or identity theft insurance to affected qualified persons resulting from disclosure of protected information.

- **Public Relations Expense**
  Hiring a public relations firm, law firm or crisis management firm for communication services. This includes the cost of advertisements, web content and other communications recommended by the firm.

- **Forensic and Legal Expense**
  System investigation to determine the cause of an enterprise security event and identify the persons whose Protected Personal Information may have been improperly accessed, lost or stolen.

- **Data Recovery Expense**
  Recover and/or replace compromised, damaged, lost, altered or corrupted data due to a third-party’s unwanted malicious, reckless, intentional or negligent act.
**Claim Examples**

**Claim Scenario**

**Patient Notification and Credit Monitoring Costs**
A computer was stolen from a reception desk area containing the health records of approximately 6,000 patients. MedPro’s cyber and privacy liability insurance would have resulted in a breach coach being hired to determine the appropriate course of action and a forensic firm to define the scope of the data loss. The insurance would have covered the expenses associated with notifying all impacted patients via U.S. mail, regional media and website, as well as reporting the event to Health and Human Services and four state officials.

- **Notification Costs:** $10,000
- **Defense Costs:** $8,000
- **Forensic Costs:** $7,000
- **Total:** $25,000
- **Result:** MedPro’s cyber and privacy liability insurance would have covered the entire $25,000 loss.

**Claim Scenario**

**Network Security and Privacy**
A dental assistant looked up a health record on a friend without consent, unbeknownst to the dentist/employer. The friend sues the dentist for a breach of privacy rights. MedPro’s cyber and privacy liability insurance would have hired an attorney to defend the dentist.

- **Total:** $50,000
- **Result:** MedPro’s cyber and privacy liability insurance would have paid up to $50,000 for the defense and covered loss.

**Claim Scenario**

**Data Recovery Costs**
A ransomware virus infected the insured’s computer, deleting all data. MedPro’s cyber and privacy liability insurance would have engaged a breach coach and hired an outside IT firm to restore the affected data.

- **IT Costs:** $7,000
- **Total:** $7,000
- **Result:** MedPro’s cyber and privacy liability insurance would have covered the entire $7,000 loss.

**Claim Scenario**

**Patient Notification and Credit Monitoring Costs**
An insured inadvertently left its public portal open, resulting in the private data of 10,000 patients being exposed. MedPro’s cyber and privacy liability insurance would have resulted in the engagement of a forensic firm to confirm what had been viewed, if any data had been copied and whether the site was now secure. In addition, MedPro’s cyber and privacy liability insurance would have resulted in the hiring of a law firm to provide breach coach services, notify state and federal regulators and coordinate a public response. A notification would have been sent to all affected patients via U.S. mail, as well as regional media and website, a call center would have been established to answer questions from the affected population and identity monitoring would have been offered to all affected patients.

- **Notification Costs:** $12,000
- **Defense Costs:** $7,500
- **Forensic Cost:** $4,000
- **Monitoring Costs:** $50,000
- **Total:** $73,500
- **Result:** MedPro’s cyber and privacy liability insurance would have covered $50,000 of the loss.

**Claim Scenario**

**Data Recovery Costs**
A ransomware virus infected the insured’s computer, deleting all data. MedPro’s cyber and privacy liability insurance would have engaged a breach coach and hired an outside IT firm to restore the affected data.

- **IT Costs:** $7,000
- **Total:** $7,000
- **Result:** MedPro’s cyber and privacy liability insurance would have covered the entire $7,000 loss.

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- **Result:** MedPro’s cyber and privacy liability insurance would have covered the entire $7,000 loss.

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- **Total:** $50,000
- **Result:** MedPro’s cyber and privacy liability insurance would have paid up to $50,000 for the defense and covered loss.

Should you have any questions regarding your cyber and privacy liability insurance, please contact your MedPro agent or our Customer Service Team today.

800-4MEDPRO  MEDPRO.COM