

Dedicated to helping law firms get back to work

What is SafeLaw?

- ▶ Comprehensive cyber risk insurance solution developed exclusively for law firms
- ▷ Market-leading coverage to address the legal industry's unique cyber risk profile
- Expert pre-breach risk management tools and services to help mitigate risks before a cyber incident occurs
- Dedicated team of cyber liability attorneys and security professionals to assist policyholders through every stage of incident investigation, crisis management and breach response

Why do firms need SafeLaw?

While a serious cyber incident can have far-reaching consequences for any organization, law firms are uniquely exposed to cyber risks. Lawyers are trusted with privileged communications, confidential records, intellectual property, and critical business insights, but often lack the technical controls to effectively secure their data. For law firms, a cyber incident can lead to a loss of business, reputational damage, regulatory penalties, and client lawsuits.

Program Highlights

- ▶ Coverage available for law firms with up to 150 lawyers
- ▶Limits up to \$15 million
- ▶Full limits available on all cyber coverages
- Duty to defend language
- Deltaw firm incident response services with 24/7 support
- ▶Short application 5 questions

LAW FIRM CYBER RISK PROFILE

The most prevalent cyber threats to law firms



Business Interruption

What is a data breach?

Business interruption occurs when a law firm has a loss of income as the direct result of a system failure or impairment due to a failure of network security.

Does SafeLaw Cover this?

Safelaw specifically covers lost income based on loss of billable hours. In addition, Safelaw includes coverage for extended billable hours interruption and extra expense.

Is Dependant Loss Covered?

Yes. Lost income coverage extends to outsourced service providers (contingent business interruption).



Fraudulent funds transfer

Is this really a threat?

Fraudulent funds transfer is a common issue for law firms, which are often businesses with large free cash flow.

How can someone do this?

Fraud attempts often start with phishing emails that gain access to an employee's credentials. Hackers then use that information to directly access bank accounts or send fake invoices to misdirect funds.

How does SafeLaw protect me?

SafeLaw cyber-crime coverage provides first and third-party expense coverage for fraudulent funds transfers.



Business email compromise

What does this mean?

Business email compromise is when an intruder gains access to a firm's email accounts, often leading to an attempt at installing ransomware or requesting a fraudulent funds transfer.

What's an example?

In 2018, a hacker used a phishing email to gain access to a law firm's email server. The hacker was able to view all traffic on the server and installed ransomware on the network. Once the ransom was paid, the hacker refused to return control and stole the data of the firm's clients.

How does SafeLaw protect me? SafeLaw provides first and third-party expense coverage for ransomware threats.

SAFELAW COVERAGE

SafeLaw coverage offers standalone cyber risk protection created for the unique cyber risks of law firms. The SafeLaw policy was designed to fill gaps in lawyers' professional liability policies and protect lawyers from first and third-party cyber risk losses including:



The coverage summary above is for illustrative purposes. Various provisions in the policy restrict your coverage.

Please read the policy carefully to determine the extent of coverage.

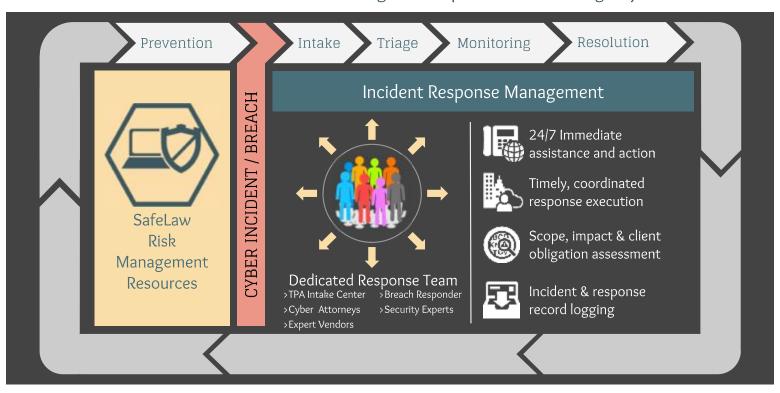
Law Firm Cyber Risk Checklist

FafeLaw offers coverage where other policies cannot. It directly addresses the needs of law firms with variety of specially designed features including:

	SafeLaw	Other Products
Short application - 5 question form provides a straightforward application process	√	?
Exclusive portal connects brokers , producers , and carrier to effectively scale growth	√	?
Automated underwriting - quotes in minutes and same-day policy issuance	√	?
Benchmarking tool provides average cyber limit purchases by firm size	V	?
Policy limits up to \$15M (higher limits available via referral or excess capacity)	√	?
Coverage provided for contractual liability and actions required to comply with cyber privacy laws	1	?
Definition of insured includes independent paralegals & staff, contract attorneys, outsourced providers, subsidiaries, contractors, and additional entities required by contract	✓	?
Coverage for firms' contractual requirements, ethical obligations, and client responsibilities	✓	?
Broad cyber-crime coverage extends to fraudulent funds transfer, computer fraud, telephone toll fraud, social engineering, and reverse social engineering	√	?
Regulatory coverage extends to fines, penalties, and consumer redress	1	?
Full limits of liability available on all cyber overages ~ no sub-limits	√	?
No Terrorism exclusion	√	?
Flexible CyberWrap policy form that dovetails LPL coverage	1	?
Full prior acts coverage included	√	?
Pre-breach risk management tools and services bundle	√	?
24/7 dedicated incident reporting via hotline or email	√	?
Incident response connects insured firm with cyber-specialized attorney responder	√	?
Enterprise-wide protections for all the firm's data even when it's outsourced in the cloud or stored on mobile devices	√	?
Knowledgeable distribution support from cyber experts	√	?

ncident Response and Claim Handling

edicated team balances immediate needs and long-term requirements following a cyber incident



Risk Management Resources

Training & Education

- Phishing detection training
- ▷Cyber risk awareness
- ▷Cyber & Privacy CLE opportunities
- ⊳ABA Model Rules confidentiality and privacy guidelines
- State data breach reporting guidelines

Security Tools

- Deliver Security Posture Deliver Posture Deliver Security Posture Deliver assessments
- ▷Social engineering & Phishing simulations
- ▶Privacy policy templates
- Cyber security best practices



Free Consultation

SafeLaw Cyber Liability Expert Attorneys offer free 1hr consultations to:

- ▶ Assess risk exposures
- ▷Assure contract certainty
- ▶Review ABA Privacy Model Rule accordance
- ▶ Audit privacy policies
- Develop incident response plans

For Agents & Brokers

- ▶Exclusive resource portal
- ▶Understanding cyber insurance resources
- ▷Cyber limit benchmarking calculator
- Deliant Plant Pla prevention news feed



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