



**Executive & Professional Liability**

**Westrope Solutions**

**Cyber Liability – Are Your Clients Exposed?**

Only a fraction of clients purchase Cyber (Privacy & Network Security) Liability protection, but virtually every business has Cyber exposure due to employee or customer personal identifiable information stored online and offline. Are you offering clients a product to protect them from this evolving exposure? Westrope can assist in offering access to markets for all forms of first and third party Cyber coverage. Whether it's basic media coverage for content on a website or liability due to a breach, we can help by providing expertise and access to carriers that offer:

**Network Security & Privacy Insurance** - Coverage options for both online and offline information, virus attacks, denial of service, HIPAA coverage, new Red Flag Regulations, Regulatory defense coverage.

**Multimedia Insurance** - Coverage for both online and offline media including claims alleging copyright/trademark infringement, libel/slander, advertising, false advertising, plagiarism, personal injury.

**Customer Notification & Credit Monitoring Costs Insurance** - Necessary legal, PR, advertising and postage expenses incurred by the insured to notify "injured" persons of a breach of information. Most carriers will also pay for credit monitoring of those "injured".

**Data Recovery Costs Insurance** – Coverage for all reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted.

**Business Interruption & Extra Expense Insurance** – Coverage for lost online and offline revenue that is dependent on the network as well as extra expenses incurred in mitigating the loss.

**Westrope also has access to the top markets for D&O, EPL Fiduciary, Crime, Professional & Healthcare Liability coverages. Please contact your broker to request applications or to discuss your opportunities.**

**Recent Successes:**

Restaurant	EPL with Third Party Coverage	\$115,000
Insurance Company	Crime	\$92,825
Diversified Real Estate Firm	Crime	\$50,000
Community Bank	D&O/EPL/Fiduciary	\$46,000
Payment Processor for Universities	Cyber	\$90,000
Investment Advisor	E & O	\$45,000
Engineering Firm	A & E	\$13,000
Website Developer	Technology E & O	\$10,000
Ambulance Service	PL/GL	\$212,000
Hospital	PL/GL	\$144,000
Medical Staffing	PL/GL	\$90,000
Family Planning Services	PL/GL	\$12,000

**Executive & Professional Liability Team:**

<p>Phil Holderness Department Manager &amp; Broker Territory DC, IN, KY, MI, MD, OH, VA, WI 816.412.7571 pholderness@westrope.com</p>	<p>Kathy Gustafson Broker Territory CO, KS, MN, ND, NM, SD, WY 816.714.7467 kgustafson@westrope.com</p>	<p>Jim McCarthy Broker Territory AL, GA, FL, KY, LA, MO, MS, NC, SC, TN 816.714.7448 jmccarthy@westrope.com</p>
<p>Dwayne Saucier Broker Territory AR, IA, IL, NE, OK, TX 816.714.7473 dsaucier@westrope.com</p>	<p>Ben Young Broker Territory CT, DE, MA, ME, NJ, NH, NY, PA, RI, VT 908.719.8923 byoung@westrope.com</p>	<p>Jafir Young Broker Territory AK, AZ, CA, ID, MT, NV OR, UT, WA 213.236.3670 jyoung@westrope.com</p>

PROPERTY | CASUALTY | EXECUTIVE & PROF LIABILITY | BINDING AUTHORITY | LIFE SCIENCES  
WORKERS' COMP | HEALTHCARE | CONSTRUCTION | TRANSPORTATION | CLAIMS | AGRIBUSINESS

KANSAS CITY | ATLANTA | DALLAS | LOS ANGELES | IRVINE | JACKSONVILLE | ORLANDO | BEDMINSTER | BRANDON | VISIT WESTROPE.COM