



Coverage Comparison
 Cyber
 Child Advocacy Team
 541110 - Office of Lawyers (Law Firms, Legal Counsel)

Quote ID: 49753
 Revenue: \$636,480
 Record count: 1,900
 Date: 4/25/2025



Admitted vs. Non-Admitted	Admitted	Non-Admitted	Admitted	Non-Admitted	Admitted	Non-Admitted
Rating / Size	A- / VII	A / XV	A / IX	A / X	A++ / XV	A++ / XV
Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts
Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Deductible / SIR	\$5,000	\$2,500	\$5,000	\$5,000	\$5,000	\$1,000
Premium	\$1,252.00	\$2,500.00	\$3,090.00	\$2,433.00	\$5,412.00	\$775.00
Taxes and Fees	\$0.00	\$262.50	\$0.00	\$360.83	\$0.00	\$96.88
Total Payable	\$1,252.00	\$2,762.50	\$3,090.00	\$2,793.83	\$5,412.00	\$871.88

Notes: This is a summary, please see quote letters for details; a dash (-) indicates there is no coverage

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1st Party Liability						
Breach Response & Remediation	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Cyber Business Interruption (BI)	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Dependent BI – IT	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Dependent BI – Non-IT	-	-	-	-	\$1M	-
System Failure	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Dependent System Failure – IT	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Dependent System Failure – Non-IT	-	-	-	-	\$1M	-
BI Waiting Period	8 hrs	8 hrs	8 hrs	8 hrs	8 hrs	8 hrs
Dependent BI Waiting Period	8 hrs	8 hrs	8 hrs	8 hrs	8 hrs	12 hrs
Ransomware / Cyber Extortion	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Ransomware Payment Provision	Pay on behalf	Reimbursement	Reimbursement	Pay on behalf	Reimbursement	Reimbursement
Digital Asset Damage	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Cyber Crime	\$250K / \$5K	\$250K / \$2.5K	\$250K / \$5K	-	\$1M / \$2.5K	\$250K / \$1K
Social Engineering	\$250K / \$5K	\$250K / \$2.5K	\$250K / \$5K	-	\$250K / \$2.5K	\$250K / \$1K
Client Funds	\$250K / \$5K	\$250K / \$2.5K	\$250K / \$5K	-	-	\$250K / \$1K
Invoice Manipulation	\$250K / \$5K	\$250K / \$2.5K	\$50K / \$5K	-	\$250K / \$2.5K	-
Telephone Hacking	\$250K / \$5K	\$250K / \$2.5K	\$250K / \$5K	\$100K / \$5K	\$250K / \$2.5K	\$250K / \$1K
Crypto Jacking	\$250K / \$5K	\$250K / \$2.5K	\$250K / \$5K	\$100K / \$25K	-	\$250K / \$1K
Reputational Harm	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Breach Response (Outside the Limit)	\$1M	\$1M	\$1M	\$1M	-	\$1M
Bricking	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Bodily Injury	\$250K	-	-	-	-	-
Property Damage	\$250K	-	-	-	-	\$50K
BYOD	Yes	Yes	Yes	Yes	Yes	Yes

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3rd Party Liability						
Cyber / Privacy Liability	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Media Liability	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Regulatory Defense & Fines	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
PCI Fines & Assessments	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
Defense (Outside the Limits)	-	-	-	-	-	-
Bodily Injury	\$250K	-	-	\$250K	-	\$250K
Property Damage	\$250K	-	-	\$250K	-	\$50K

Additional Services						
Cyber Risk Report	Included	-	-	-	-	-
Proactive System Monitoring	Included	Included	Included	-	Included	Included
Pre-claim Assistance	Included	Included	Included	Included	Included	Included
Expert Cybersecurity Advice	Included	Included	Included	Included	Included	-

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Coverage Descriptions

1st Party Liability	Description
Breach Response & Remediation	Coverage for response and remediation costs associated with a breach; This includes legal fees, customer notification, IT/digital forensics, and crisis media relations, among others.
Cyber Business Interruption (BI)	Coverage for financial losses due to a cyber event that causes degradation to your computer system; Usually requires a time retention (see Business Interruption Waiting Period).
Dependent BI – IT	Coverage for financial losses due to a cyber event when a 3rd party provider experiences a cyber event that causes you disruption; 3rd parties often include cloud providers or other software/services/hosting providers.
Dependent BI – Non-IT	Coverage for financial losses due to a cyber event when a 3rd party provider experiences a cyber event that causes you disruption; 3rd parties often include Non-IT entities providing necessary products or services to the insured.
System Failure	Coverage for financial losses due to business interruption resulting from an unplanned or unintentional outage, often caused by employee error or power outage
Dependent System Failure – IT	Coverage for financial losses due to business interruption resulting from an unplanned or unintentional outage of a system operated by a 3rd party vendor, often caused by employee error or power outage.
Dependent System Failure – Non-IT	Coverage for financial losses due to business interruption resulting from an unplanned or unintentional outage of a system operated by a 3rd party Non-IT vendor providing necessary products or services, often caused by employee error or power outage.
BI Waiting Period	Time retention typically applied to cyber business interruption and system failure.
Dependent BI Waiting Period	Time retention typically applied to cyber dependent business interruption and dependent system failure.
Ransomware / Cyber Extortion	Coverage for the costs to respond to a cyber extortion (ransomware) event, including forensics experts to investigate the attack, experienced negotiators, and sometimes ransom payments in virtual currencies.
Ransomware Payment Provision	Provision for how the policy responds to a ransomware claim; “Pay on behalf” indicates the carrier will tender payments due when a ransom event occurs; “Reimbursement” indicates the insured will pay out of pocket and then seek reimbursement for covered lo
Digital Asset Damage	Coverage for costs to rebuild electronic data and other digital assets after a cyber-event, like recovering offsite backups, etc.
Cyber Crime	Coverage for the theft of funds from a failure in your security, often by a hacker stealing login credentials; This is often referred to as fund transfer fraud and may be covered on a crime policy.
Social Engineering	Coverage for theft of funds via deception or impersonation where a criminal tricks you into parting with your funds; often linked to business email compromise
Client Funds	Coverage extension to cover theft of client funds in the insured’s care, custody, or control.
Invoice Manipulation	Coverage for the release or distribution of a fraudulent invoice or fraudulent payment instruction to a third party as a result of a cyber-event.
Telephone Hacking	Coverage for costs associated with unauthorized and fraudulent telephone calls.
Crypto Jacking	Coverage for costs associated with unauthorized use of the insured’s computer processing power to mine crypto currency.
Reputational Harm	Coverage for lost income from an adverse media event due to a cyber event that damages the insured’s reputation.
Breach Response (Outside the Limit)	Coverage for 1st party breach costs outside of and in addition to the policy aggregate limit.

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1st Party Liability	Description
Bricking	Coverage for physical damage to IT hardware resulting from a cyber event that renders the equipment useless and unable to be safely repaired.
Bodily Injury	Coverage for bodily injury which results from a cyber-event.
Property Damage	Coverage for property damage which results from a cyber-event.
BYOD	Coverage for any device used by the company's employees in the course of normal business operations, no matter who the device belongs to.

3rd Party Coverage	
Cyber / Privacy Liability	Defense and indemnity for claims against you related to cyber events / data breaches.
Media Liability	Defense and Indemnity for claims of libel, slander, copyright infringement, trademark infringement, invasion of privacy, etc.
Regulatory Defense & Fines	Defense and indemnity coverage for claims brought by federal, state, local or foreign governing body related to privacy regulations, data breaches, cyber events, and fines and penalties where insurable by law.
PCI Fines & Assessments	Coverage for assessments, fines or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS).
Defense (Outside the Limits)	Additional defense coverage outside of the limits of liability.
Bodily Injury	Defense and indemnity coverage for bodily injury which results from a cyber-event.
Property Damage	Defense and indemnity coverage for property damage which results from a cyber-event.

Additional Services	
Cyber Risk Report	An assessment of the company's business cyber security often providing a score and actionable security recommendations; Carriers that can provide this usually only need the company's URL to do an outside-in scan and provide this for all quotes
Proactive System Monitoring	Ongoing and regular scanning to monitor for security vulnerabilities; If an issues are flagged, carrier will proactively notify the insured and offer assistance to mitigate; Only provided to policy holders
Pre-claim Assistance	Access to software and services including cyber risk applications, breach response plans, data breach calculators, and other risk management tools to manage cyber risk
Expert Cybersecurity Advice	Open access to Cybersecurity experts to ask questions about the company's security; usually access is provided via phone or email

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