



RESTAURANT CLAIM SCENARIO

Defending the Dough: Cyber Insurance Protection

A local pizzeria relies heavily on its online ordering system. One day, owner Michelangelo noticed that their online ordering system was off. After consulting with the systems tech team, it was discovered that a hacker had breached the system, compromising customer information and credit card data.

Thankfully before opening the pizzeria, Michelangelo had worked with his insurance agent to develop an insurance plan for his restaurant that included cyber insurance. He reported the incident to the insurance company, and they were able to provide a team of cybersecurity experts to investigate the breach. The insurance policy covered the expenses incurred to notify the customers affected and provide credit monitoring services, and loss of income due to being unable to accept online ordering until a new system was in place. If any customers whose information was affected filed a claim, the legal fees and settlements would also be covered. If Michelangelo did not have Cyber Insurance for the pizzeria, these fees would all have to be paid out of pocket.

For more information, please reach out to your insurance agent.



Each claims scenario is strictly documented for illustrative purposes only and provides an example of what a policy could cover. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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