

# 10 Cyber Liability Insurance Coverage Questions

## To Ask Your Agent

1

### Cyber Extortion

Is cyber extortion coverage included?

6

### Crisis Management

Is crisis management coverage included in case of data privacy breach or theft of personally identifiable information?

2

### Damage to Hardware

Do you have coverage if hardware is damaged?

7

### IoT

Are issues related to IoT covered?

3

### Remediation Costs

Does coverage cover notification costs and credit monitoring costs?

8

### Losses and Claims

Does the policy cover both first and third party losses?

4

### Investigation Expenses

Does insurance cover investigations by state or federal regulators?

9

### Lost Profits

Does the policy cover lost profits due to cyber-theft?

5

### Viruses

Does coverage cover damages to software from viruses?

10

### Supply Chain Breakdown

Does policy cover for supply chain breakdown (50% of which are caused by cyber issues)?

