



# New Cyber Liability insurance from the AAO

The AAO-Endorsed Insurance Program, administered by Lockton Affinity, is offering a new Cyber Liability insurance policy to better protect orthodontic practices.

This policy is one of the best available on the market and is only available to you through the AAO-Endorsed Insurance Program.

This policy offers coverage for common costs associated with cyber attacks like forensic analysis, legal expert needs, patient notification, public relations support and several additional benefits:

- Coverage from one of the largest and **most respected cyber insurance carriers** in the industry, Beazley.
- Support from Beazley's **dedicated network of cyber response professionals** whose primary job is to resolve cyber incidents swiftly and effectively.

- **\$1,000,000 limits** for legal, forensic and public relations/ crisis management, business interruption loss, data and network liability and more.
- Coverage and support from Beazley for **just \$715 per year.\***

## Industry-leading Cyber Liability coverage and support

Just as you provide expert care for your patients, you need experts to handle cyber attacks. Ensure you have the support you need should a cyber incident arise.



Scan the QR code to apply for AAO-Endorsed Cyber Liability insurance today or contact our dedicated team for personalized support at **(844) 893-9888** or **[Info@AAO-Insurance.com](mailto:Info@AAO-Insurance.com)**.

The AAO-Endorsed Insurance Program is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers LLC, Affinity Administrator Services, LLC in California Insurance License Number 0795478, in Arizona Insurance License Number 1800004362 and in Arkansas Insurance License Number 100108685. Coverage is subject to actual policy terms and conditions. Policy benefits are the sole responsibility of the issuing insurance company. Coverage may be provided by an excess/surplus lines insurer which is not licensed by or subject to the supervision of the insurance department of your state of residence. Policy coverage forms and rates may not be subject to regulation by the insurance department of your state of residence. Excess/Surplus lines insurers do not generally participate in state guaranty funds and therefore insureds are not protected by such funds in the event of the insurer's insolvency. American Association of Orthodontists (AAO) will receive a royalty fee for the licensing of its name and trademarks as part of the insurance program offered to the extent permitted by applicable law.

## Cyber Liability coverage and limits - \$715/year\*

### BREACH RESPONSE

Coverage for investigating, containing and mitigating the impact of a cyber incident.

Notified individuals	50,000
Legal, forensic and public relations/crisis management	\$1,000,000
<b>Aggregate limit of liability</b>	\$1,000,000
<b>Additional breach response limit</b>	\$1,000,000

### FIRST-PARTY LOSS

Coverage for damage or loss to your practice caused by a covered cyber incident.

Business interruption loss (from security breach)	\$1,000,000
Business interruption loss (from system failure)	\$1,000,000
Dependent business loss (from dependent security breach)	\$250,000
Dependent business loss (from dependent system failure)	\$250,000
Cyber extortion loss	\$1,000,000
Data recovery	\$1,000,000

### THIRD-PARTY LIABILITY

Coverage for damage or loss to third parties, including patients, vendors and more, caused by a covered cyber incident.

Data and network liability	\$1,000,000
Regulatory defense and penalties	\$250,000
Payment card liabilities	\$250,000
Media liability	\$1,000,000

### ADDITIONAL COVERAGES

Coverage for eCrime, criminal reward and more.

Fraudulent instruction	\$100,000
Funds transfer fraud	\$100,000
Telephone fraud	\$100,000
Criminal reward	\$50,000
Cryptojacking	\$10,000 sublimit
Reputation loss	\$10,000 sublimit
Computer hardware replacement	\$10,000 sublimit

### DEDUCTIBLES

Breach response (each incident, loss or claim)	\$2,500 and \$2,500 for legal
Forensic and public relations/crisis management	\$2,500

*\*Before applicable taxes and fees.*