LIABILITY

- General Liability/Umbrella/Excess Liability
- Cyber Liability
- Professional Liability
- Directors & Officers Liability
- Auto Liability
- Hired & Non Owned Auto Liability
- Publishers Liability
CYBER LIABILITY

- Two Coverage Components within the policy form
- **Cyber Liability** – impacted parties suing due to the breach
- **First Party Expenses** – Notification Expense (avg. cost is $148 per individual)
- Ransom/Network Extortion
- Forensic cost
- Many other coverage components can be added
TOP NON PROFIT INQUIRIES

- Cyber Liability
- Event Cancellation Coverage – Protecting the organization’s gross revenue for an Event
- Common perils include:
  - Weather
  - Labor/transit strikes
  - Loss at the venue site
  - Terrorism
  - Endemic Disease (Bird Flu)