

# CYBER RISK PROTECTION FARM

## CYBER AND SECURITY COVERAGE FOR TODAY'S AG BUSINESSES



### **PROTECTION** FOR FARM OPERATIONS AND OTHER AG BUSINESSES

All entities hold personal information of individuals, whether it is their customers or their employees. In today's digitally interconnected world, every organization relies on data and the networked computer systems in which data resides. Many organizations rely on data, systems, and their connection to the internet as their primary means of conducting business. For others, data and systems play an integral part in supporting the information necessary to run a business in today's world. No organization can afford to lose important data and systems and hope to function at the highest level.

Cyber criminals act without warning and data and system losses from computer attacks, including significant out-of-pocket recovery costs and organizational downtime, can be devastating. Attacks like this have long been a persistent risk to organizations but their visibility has increased in recent years. Cyberattackers have shifted their attention to smaller entities in search of easier targets as larger entities have hardened their defenses.

### **Cyber Risk Protection Farm goes beyond any cyber insurance currently available by combining coverage for:**

- Data compromise response expenses
- Computer attack
- Cyber extortion
- Data compromise liability
- Network security liability

### **COVERAGE HIGHLIGHTS, TERMS, AND CONDITIONS**

- A first-party coverage designed to provide the resources to respond to a breach of personal information
- A first-party coverage designed to provide the resources to respond to a computer attack.
- A first-party coverage designed to respond to a cyber extortion threat.
- A third-party coverage designed to provide defense and settlement costs in the event of a suit related to a breach of personal information.
- A third-party coverage designed to provide defense and settlement costs in the event of a suit alleging that a system security failure on the part of the insured caused damage to a third party.



**Farmers Mutual Hail**  
Insurance Company of Iowa

## LIMITS AND DEDUCTIBLE

### Availability

Available as an enhancement via an endorsement.

### Eligibility

Most farms and ranches are eligible for Cyber Risk Protection Farm.

### Limited Classes

Data processors, IT outsourcing companies, educational institutions (including private/public schools, colleges and universities), municipalities

### Limits (higher limits may be available on request)

Cyber Risk Protection Farm is subject to an aggregate limit. Limit options of \$25,000 and \$50,000 are available. Sublimits for certain coverages may also apply.

### Deductibles

Cyber Risk Protection Farm deductible is \$1,000 per occurrence.

### Underwriting Specifications

No separate application needed for most quotes.

### Additional Services

Business clients can also take advantage of these other services:

- The purchase of Cyber Risk Protection Farm comes with access to eRiskHub®, a risk management portal designed to help business owners prepare and respond effectively to data breach and cyberattacks. Key features of the eRiskHub® portal include: an incident response plan roadmap, online training modules, risk management tools to manage data breaches, a directory for external resources, a news center with current articles from industry resources, and a learning center with best practices and white papers
- Access to “TechQ” which offers FREE computer diagnostics by phone and competitive rates for virus removal, technical assistance, and related digital security services
- Access to experts in cyber extortion and data breaches

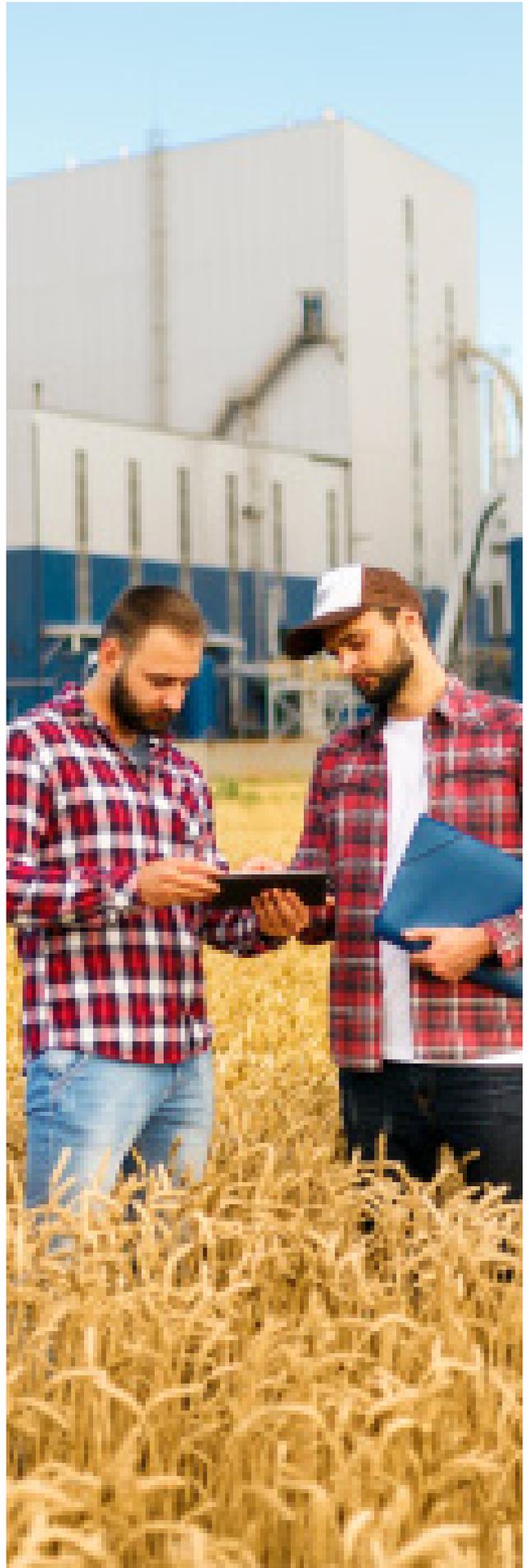
### Claims

Claims are managed by experienced and dedicated cyber claim specialists with industry knowledge

## HERE TO HELP AG BUSINESS OWNERS

Your clients count on you to keep them protected from today’s risks and challenges. You can depend on us to keep them up to date with contemporary coverages and services that keep you a step ahead of the competition.

Contact your sales manager today for more information about Cyber Risk Protection Farm.



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