



CYBER LIABILITY PROFILE

RELIGIOUS ORGANIZATIONS

Why would my religious organization need Cyber or Privacy Coverage?

A large majority of deacons, pastors and rabbis are not aware that their standard insurance coverages (Commercial GL, Property, D&O, crime) typically don't provide proper coverage for cyber liability. Most employees, volunteers and IT professionals don't know that they (along with their organization) have an exposure to cyber risks and don't understand how that exposure can pose a significant financial threat to their organizations.

Any religious organization that...

- Accepts online donations
- Maintains a social networking page
- Obtains credit card numbers, drivers license numbers, social security numbers or medical histories of its congregation
- Posts pictures or personal information on the church's website
- Provides streaming webcasts of their services
- Allows pastors to maintain a blog
- Relies on their computer network on a daily basis
...carries a significant exposure to cyber risk.

Financial Threats to Your Institution:

- Defense costs for intellectual property lawsuits. These include libel/slander arising out of content that is on your internet or intranet sites
- Costs to comply with federal and/or state required notification. Per individual, the average cost per record is estimated to be well over \$200
- Regulatory proceedings (including fines and penalties) as a result of a privacy breach
- Employees (pastors, office personnel or volunteers) and/or groups of affected individuals (members of your congregation, Sunday school students, parents) suing for damages as a result of a privacy breach
- Liability for the transmission of malicious code to an outside party
- Lost income as a result of your online donation service or network going down

Given our expertise in underwriting Commercial Package, D&O & EPLI for Religious institutions and other non-profit organizations...

We recently developed a cyber product that

- Is modular. You and your agent are able to pick and choose the appropriate coverage lines
- Is on PHLI's admitted A++ paper in most states
- Provides industry leading coverage for both 1st party and 3rd party exposures
- Helps you understand. At any point in the process, a cyber underwriter can help explain the coverage to an agent or Insured

Claim Scenarios for Religious organizations

- Synagogue's website developer accidentally uploads personal information of congregation onto their external internet site. Information included social security numbers, addresses, and names. Synagogue is required to notify all affected individuals
- Pastor's blog on the church's website makes an offensive remark regarding a former congregation member. That former member takes note and files lawsuit for defamation/slander
- A religious 'hactivist' attacks the network of a nationwide religious institution because he disagreed with their politically charged blog. As a result, their entire computer network (email, website & congregation information) is down for 4 days
- Church is sued by songwriter for copyright infringement and royalties due when they post an audio file on their social media site. The suit alleges the content was released without the songwriter's permission
- Priest has laptop stolen from his car while at his nephew's softball game. Laptop contained names, credit card information & total amount of donations of all church donors. Church is required to notify all affected individuals

Information Needed for a Non-Binding Indication for current or prospective PHLI customers:

- Annual revenues and number of employees



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