

Compromised healthcare data can threaten your client's organization.

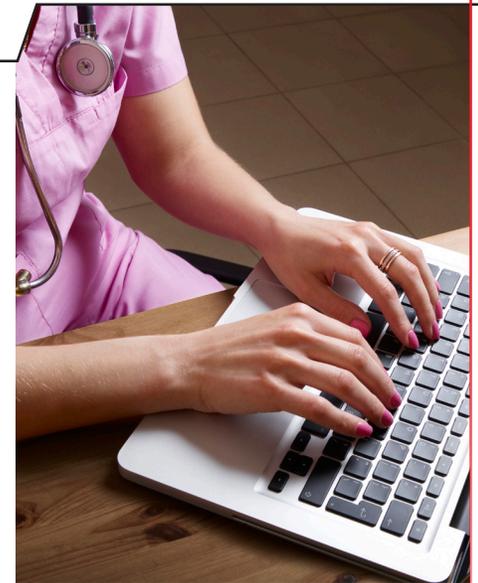
CNA NetProtect 360® for healthcare organizations and providers.

We can show you more.®

CNA NETPROTECT 360®

In addition to the financial and employee information most businesses possess, healthcare organizations and providers are charged with protecting sensitive patient information including electronic healthcare records. It's estimated that data breaches cost the U.S. healthcare industry nearly \$7 billion a year¹. And penalties for compromised data security can be steep.

CNA understands the unique exposures that the healthcare industry faces and offers a solution that addresses them. CNA NetProtect 360® covers loss and liability — both network-related and in the cloud — as well as privacy injury resulting from the theft of a laptop, smart phone or other electronic device. Even stolen documents that contain personally identifiable information are addressed by the policy.



A swift response to data breach

When a data breach happens a prompt and effective response is critical to containing the situation. That's why we offer your clients a proven network of attorneys, breach coaches, forensic experts and notification vendors to assist in the timely and appropriate response to a privacy event. CNA understands that every situation is unique and will work with your clients to choose the vendors that best fit their particular needs.

Did you know...

94

percent of healthcare organizations have experienced at least one data breach in the last two years.

Source: Ponemon Institute

NetProtect 360® insures:

- Fines and penalties arising out of privacy regulations, including those related to HIPAA.
- Voluntary privacy breach notification response, even when not required by statute.
- Privacy breach notification costs
- Credit and identity monitoring.
- Public relations counsel.
- Students and volunteers under healthcare organization / provider.
- Bodily injury claims when they are caused by privacy injury, available by endorsement.

Cover them online, offline and anywhere in the world

NetProtect 360® provides essential protection against your clients' most critical exposures, no matter when or where they conduct business, including:

- Privacy breaches caused by cloud providers and business associates, such as billing companies.
- HIPAA / HITECH Act fines and penalties.
- Enterprise-wide network information, not just websites.
- Privacy events and privacy injury resulting from theft of laptops, smart phones and other devices.
- Security breaches, mistakes and unauthorized employee acts, including virus attacks, hacking, identity theft or private information loss.
- Theft of others' trade secrets and proprietary or confidential information from the insured.
- Theft of money, goods and securities via insured's network.
- Theft of credit card information, regardless of security code inclusion.
- Privacy injury claims alleging wrongful acts by the insured or someone for whom the insured is legally responsible are affirmatively granted in the insuring agreement.
- Others' inability to use or access the insured's network or rely on data residing there.
- Infection of a third-party due to security breach of the insured's network.
- Defamation, disparagement, false light, infringement, e.g., copyright, trademark, publicity rights, etc.



Additional coverage offerings include:

- Loss of income and extra expense.
- Cost to recreate or restore data and network to pre-loss conditions.
- Regulatory proceedings defense costs at full limits.
- Payments of credible extortionist's demand to prevent network loss or implementation of a threat.
- Freedom to select a preferred breach response vendor.
- Enhanced coverage option includes theft of intangible property, trade secrets or insured's services.
- Option to cover notification per affected individual while retaining our provision for voluntary notification.

Prevent a breach before it happens

CNA Risk Control consultants can help a healthcare organization or provider implement policies and procedures that may prevent a privacy data breach. A range of convenient, educational resources, such as bulletins, webinars and worksheets, are available. These tools can help your healthcare clients better understand critical topics such as network security, electronic documentation and fraud prevention.

Count on CNA claim service excellence

In the event of a claim, your client will work with a dedicated team of professionals who are experienced in data breach response and network security. They will work with breach coaches, forensic experts and notification vendors to facilitate a timely and appropriate response to any privacy event.

When it comes to extensive healthcare knowledge and unparalleled experience ... **we can show you more.®**

For more information, contact your local underwriter, or visit www.cna.com.



1. "Third Annual Patient Privacy & Data Security Study." Ponemon Institute. December 2012. <http://www.ponemon.org/>.