

CYBER SECURITY AND PRIVACY BREACH RESPONSE COVERAGE FOR BUSINESSES

About The CNPS Business Plus Program

CNPS Business Plus is a group insurance program primarily designed to offer business insurance for CNPS beneficiaries who work as independent contractors, employ other nurses, or who provide nursing services through a corporation, partnership, sole proprietorship or other business entity.

CNPS Business Plus includes different business insurance products made available by reputable commercial insurers and structured by the CNPS in collaboration with BMS Group, the exclusive broker for the CNPS Business Plus program. BMS Group is a leading global Lloyd's of London insurance broker with a Canadian operation dedicated to the health-care insurance sector.

What is your planned response immediately following a breach of confidential patient information?

Some organizations may have little or no planned procedure in place to address a breach of cyber security and/or breach of confidential information, and may not necessarily understand the implications of a data breach. BMS Canada Risk Services Ltd. (BMS), in cooperation with a market-leading Lloyd's Underwriter, has introduced an insurance product that manages a breach from start to finish, allowing professionals to operate with the comfort of knowing that if a breach occurs, a response is in place.

For example: Your server has been compromised by malware, potentially exposing confidential client or patient information. Upon learning of the breach, you email or call the 24hr breach response hotline to report the incident.

Response – A Breach Response team member will contact you to discuss the breach and assist with any needed investigation and response services such as:

- Legal Services
- Computer Forensic Services
- Notification Services
- Call Centre Services
- Breach Resolution and Mitigation Services
- Public Relations and Crisis Management

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wording.

Other, sometimes overlooked exposures that are addressed by this cyber offering are:

- Costs involved with a regulatory proceeding relating to the violation of a Privacy Law, including penalties (where insurable)
- Coverage for Business Interruption
- Coverage for "Cyber Extortion" incidents
- Third party liability for privacy breaches
- First Party data protection
- Website media content liability

Coverage Details

Policy Aggregate Limit	\$1,000,000
Sublimit – Regulatory Fines and Penalties	\$250,000
Sublimit – Cyber Extortion	\$100,000
Sublimit – Data Protection Loss	\$100,000
Sublimit – Business Interruption	\$25,000
Sublimit – For Immediate Privacy Breach Response Services	\$250,000
Coverage for PCI Fines and Costs	Available Upon Request
Maximum Number of Notified Individuals	5,000
Deductible	\$1,000
Cost	\$75 for individuals Starting at \$480 for businesses

Please note:

All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 8%, NL 15% and SK 6%.

Please contact BMS to purchase coverage.

This insurance is available to all CNPS beneficiaries. Individuals can purchase insurance coverage at any time; however January 31st is the annual policy renewal date.

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