

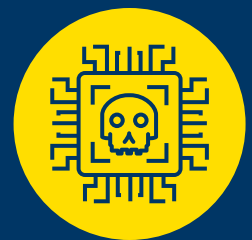
# MCM

## Enhanced Coverage for Professional Service Providers

Our MCM form offers a more holistic approach and makes it easy to provide enhanced coverage for your clients because it combines coverage for your clients' Miscellaneous E&O, Media Liability and, now, Cyber Liability exposures. Our end-to-end solution also includes closely coordinated claim management from our expert MPL and Cyber claim teams. This can eliminate issues of which policy should respond to a loss and allows us to manage claims more effectively.

Service providers in virtually any field are at risk of being sued. Without proper insurance coverage, attorney fees and other legal costs are an expense that the majority of businesses cannot afford to bear. Further, approximately 67% of small and medium-sized companies have experienced a cyberattack.

Small to mid-sized companies that suspend operations as a result of a cyberattack, have only a 40% chance of reopening. Without explicit 'cyber' coverage, the entity will not be fully insured from losses due to a cyberattack. Crum & Forster's MCM policy form offers Cyber coverage alongside Miscellaneous Professional (E&O) and Media Liability.



If the company must suspend operations as a result of a cyberattack, it has only a **40%** chance of reopening.



## MCM Insurance - Policy Highlights

### PRIMARY

- Final adjudication wording
- Bilateral extended reporting period (ERP)
- Worldwide coverage
- Claims-Made and Reported (for MPL Coverage)
- Spouse and domestic partner coverage
- Duty to defend wording
- Punitive Damage or any damages which are a multiple of the compensatory damages\*
- First Party Cyber Coverage are on circumstances-discovered basis
- Business Interruption including Systems Failure
- Dependent Business Interruption Coverage
- Ransomware/Malware coverage
- Cyber Liability coverage including Payment Card Industry (PCI) liability and Regulatory Defense/Penalties coverage
- eCrime/Social Engineering loss limit up to \$250,000
- Broad Cyber Breach Cost Coverage
  - Includes \$0 retention for legal services after a Cyber Event\*\*,
  - Public Relations and Crisis Management Cost,
  - Notification Cost (includes costs incurred by the Insured Entity to directly notify on behalf of a third party)

### EXCESS

Simple one-page, follow-form policy

### CAPACITY

\$5,000,000 (Admitted) Primary or Excess

Admitted and non-admitted policies available

Minimum premium: \$2,500

Minimum deductible: \$2,500

### PREFERRED TARGET CLASS

- Administrative / Billing services / Medical billing support services
- Advertising / Marketing / Public relations agencies
- Claims adjusters and related services
- Forensic services / investigators / reverse engineers
- Franchisors
- Trustees
- Temporary and permanent staffing agencies
- Third party administrators
- Consultants:
  - Employee benefit
  - Business process
  - Human resources
  - Marketing
  - Professional
  - Ergonomic

*\* To the extent permissible to be insured under applicable law*

*\*\* When services are recommended by the C&F Cyber Response Team and the insured agrees to utilize vendors nominated by the C&F Cyber*

## Who Is Eligible for the MCM Solution?

Crum & Forster has an expansive E&O appetite, and we will consider over 150 different classes of exposures.

## Expert Help Before and After a Cyberattack

To help our customers prepare for and recover from a Cyberattack, we offer 24/7 access to the Crum & Forster Cyber Assistance Center.

### The Center provides access to our Cyber Solutions Team, which includes:

- CyberReady Call
- Incident Response Plan Reviews and
- Executive Tabletop Exercises

### To learn more, contact:

Violet Sullivan | Cyber Solutions Team Leader

**T** 512.982.0907

**E** Violet.Sullivan@cfins.com



## WHY CRUM & FORSTER

With a proud history going back to 1822, Crum & Forster provides specialty and standard commercial lines insurance products through our admitted and surplus lines insurance companies.

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39 billion in revenue
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Claims specialization

**For additional information, please contact:**

**Patrick Nicoletto**

Assistant Vice President

**T** 212.277.0203

**E** Patrick.Nicoletto@cfins.com

**C&F eRisk Underwriting Group**

[CFCyberRisk@cfins.com](mailto:CFCyberRisk@cfins.com)

**cfins.com**

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Version 4.0 2024.03.28