



# Cysurance Program for Sophos MDR Customers in Canada

Cysurance Certification Warranty  
and Cyber Insurance Programs

# Exclusive Plans for Sophos MDR Customers

Sophos MDR users in Canada with up to \$100M annual revenue and that have Cysurance's requisite security controls and qualifying conditions in place **automatically qualify** for the Cysurance Certification and Certified Cyber Insurance programs.

## Program Highlights

- ✓ Fixed price plans - see the cost up-front
- ✓ Up to \$2M coverage
- ✓ Sophos MDR users qualify automatically
- ✓ Includes BEC and Business Interruption/Contingent Business Interruption coverage
- ✓ Custom pricing available for organizations with \$100M+ revenue or looking for increased coverage

Learn more, get personalized quote and apply:  
[cysurance.com/sophos](https://cysurance.com/sophos)

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## Certified Cyber Insurance Endorsements

### First Party Expense

- ❖ Business Interruption (First Party)
- ❖ Business Email Compromise (BEC)
- ❖ Digital Asset Destruction
- ❖ Reputational Income Loss
- ❖ Cyber Extortion
- ❖ Incident Response Expenses
- ❖ Funds Loss

### Third Party Expense

- ❖ Security and Privacy Liability
- ❖ Regulatory Defense and Penalties
- ❖ Multimedia Liability
- ❖ PCI Fines and Expenses

This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Nothing herein should be construed as involving the sale, solicitation or negotiation of insurance or the provision or offer of insurance services.

# Exclusive Plans for Sophos MDR Customers in Canada

<\$10M Annual Revenue		\$10M-\$50M Annual Revenue		\$50M-\$100M Annual Revenue	
<b>\$1M Coverage</b>		<b>\$1M Coverage</b>		<b>\$1M Coverage</b>	
<b>\$1,850</b> Risk Category 1	<b>\$2,500</b> Risk Category 2	<b>\$5,000</b> Risk Category 1	<b>\$8,000</b> Risk Category 2	<b>\$7,000</b> Risk Category 1	<b>\$14,250</b> Risk Category 2
<b>\$2M Coverage</b>		<b>\$2M Coverage</b>		<b>\$2M Coverage</b>	
<b>\$3,052</b> Risk Category 1	<b>\$4,126</b> Risk Category 2	<b>\$8,250</b> Risk Category 1	<b>\$13,200</b> Risk Category 2	<b>\$11,500</b> Risk Category 1	<b>\$18,923</b> Risk Category 2

*The prices in this sheet are indicative and reflect current market conditions. They are estimates only and may change with market factors. These indicative prices do not represent a formal offer or a binding commitment.*

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# Exclusive Plans for Sophos MDR Customers



## Qualification Conditions

- Client must have fewer than 1 million PII records
- Client must have not made a cyber insurance claim in the last three years

## Policy Conditions

- \$5,000 retention applicable for all insuring agreements and coverages, including Financial Crime and Fraud.
- \$100,000 sublimit for Financial Crime and Fraud

### Risk Category 1

- Agriculture, Forestry, Fishing and Hunting
- Arts, Entertainment and Recreation
- Retail Trade
- Real Estate and Rental and Leasing
- Wholesale Trade
- Waste Management and Remediation Services
- Administrative and Support
- Information and Cultural Industries
- Construction
- Mining, Quarrying, and Oil and Gas Extraction (depends on type of company)

### Risk Category 2

- Construction
- Transportation and Warehousing
- Financial Services
- Educational Services
- Professional, Scientific and Technical Services
- Manufacturing
- Health Care and Social Assistance
- Hotels and Accommodation Services
- Mining, Quarrying, and Oil and Gas Extraction (depends on type of company)

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# Restricted Classes for Cysurance Coverage in Canada

## The following restricted classes cannot be written (i.e., covered)

- Adoption agency
- Airline / Air transportation / Airport operations
- Air traffic control\*
- Broadcasters, film productions
- Business process outsourcing services / Call center services
- Banks
- Collection/repossession agencies
- Credit bureau
- Credit intermediation
- Cryptocurrency activities
- Data aggregator\*/ Data processor / Data warehouse / Information broker
- Direct marketer
- Distribution of opioids or marijuana\*
- Family planning center service or abortion clinic
- Gambling companies
- Gas stations
- Government department or agency
- Healthcare exchange or clearing house / Life, health, or medical insurance carrier\*
- Hotel chains
- HR services
- Local authority, municipality, or public body
- Military exposure
- Mobile application or video game Social or professional networking site or service, dating site or service
- Mortgage & loan broker
- Oil Sands Extraction; and/or Oil and Gas in the Arctic (above the 66.5th Parallel – not including the Norwegian and Barents Seas)
- Payment card processor or gateway, payroll processor
- Producer, distributor, advertiser, or broadcaster of pornography
- Provider of blockchain technology
- Staffing agencies over \$10 million in revenue
- Substance abuse center or service
- Title & Escrow Agents/Services
- Utility generation, transmission, distribution, or water or sewage provision / Thermal Coal Mine(s) Thermal Coal Power Plant(s)\*



# Automatic Qualification with Sophos MDR

Organizations using the Sophos MDR service that have Cysurance's requisite security controls in place and meet Cysurance's qualifying conditions **automatically qualify** for the Cysurance Certification and Certified Cyber Insurance programs, providing two layers of protection against incident remediation and recovery expenses.

## Program Benefits

**Cysurance Certified Insurance program:** Provides up to \$2 million in cyber insurance coverage, including full limits, first and third-party expenses, business continuity and disaster recovery plans.

**Cysurance Certification program:** Reimburses up to \$200,000 in remediation and recovery expenses in the event of a ransomware incident, inclusive of breach notification costs, compliance and regulatory penalties, and business income loss.

## Program Activation

**In the event of a ransomware incident,** the Certification program is activated first. Once exhausted, the Certified Cyber Insurance responds to cover additional remediation expenses.

**In the event of non-ransomware and business continuity events,** the Certified Cyber Insurance responds immediately.



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# Requisite Security Controls

## For the certification warranty to be valid, the following cyber and business control conditions apply:

**Customer deploys industry standard and up-to-date anti-virus or comparable prevention tools on its endpoints.**

In the event of a claim for reimbursement the affected endpoint(s) log data will be required to validate the claim.

**PHI encryption (only if HIPAA regulated) and/or data back-ups are in place.**

A cyber breach can often be resolved quickly through back-up restoration. A back-up solution that encrypts data at rest and is regularly scanned for viruses and malicious data is required. Cloud back-up solutions are also acceptable if they meet these criteria.

**Multi-factor authentication active on all customer email accounts.**

Multi-factor authentication is important, as it makes the stealing of information harder for the average criminal. MFA prevents bad actors from

gaining access to a network via a stolen password and, in doing so, allows other security tools to function as designed.

**Customer performs commercially reasonable maintenance, including applying patches and updates within 60 days of release.**

As best practice, it is important that the customer follows a patching cadence with commercially reasonable measures taken close to the latest patch cycle release.

**The customer must offer security awareness training to their employees.**

All employees should receive security awareness training to ensure they have the skills required to identify an attack.

**Out-of-cycle wire transfers and invoice routing information changes must be verified with the requestor and documented.**

Business controls that document any change request to invoice routing and wire transfers is required and documentation provided in the event of an attack.

**The customer applies best efforts towards data privacy and is compliant with any required regulatory conditions.**

If applicable, customer must adhere to any national, state, federal, and/or regulatory, privacy and security policies related to which they are subject, including, but not limited to PCI, HIPAA, GDPR and SEC standards.

**For subscribers regulated under HIPAA/PCI/SEC/OSHA:**

- An annual risk assessment is completed and documented.
- PHI was inventoried and accounted for prior to the incident.
- All employees completed HIPAA training prior to the incident and within the past 12 months.

**All events must be verified through log data**

The warranty will not respond to a systemic failure of service provider infrastructure and/ or an application, or software that results in a loss for your customer.



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Certified Cyber Insurance includes:

- ❖ Full Limits
- ❖ First and Third-Party Expense
- ❖ Business Continuity & Disaster Recovery Plans
- ❖ Business Email Compromise

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# Certified Cyber Insurance

Cysurance Certified Cyber Insurance offers full coverage limits; incident response costs are covered up to the policy's total limit. The policy also includes special endorsements that cover bricking of devices and betterment enhancements, which allows for upgrading hardware and systems to current-day standards following a breach.

## Certified Cyber Insurance Features

- Cyber Insurance Coverage up to \$2M
- Full Coverage Limits
- First and Third-Party Expense

## Controls Required for Activation

- Sophos MDR Active Subscription
- Cysurance Certification Conditions
  - MFA on all email accounts
  - Back-ups (scanned for viruses)
  - PHI/PII encryption (if regulatory conditions apply)
  - Data privacy compliance (if regulatory conditions apply)
  - Patch updates within 60 days of release
  - All events verified through log data

## Certified Cyber Insurance Endorsements

- Breach Expenses and Forensic Expenses
- Business Interruption and System Failure
- Dependent Business Interruption and System Failure
- Cyber Theft Loss (ONLY \$250,000 limits)
- Data Recovery Expenses
- Extortion Monies and Expenses
- Damages and Defense Costs from Data Breach, Security Breach, or Privacy Breach
- Regulatory Fines and Penalties
- PCI Fines, Penalties, and Assessments
- Damages and Defense costs from a Media Event
- Telephone Phreaking Event (ONLY \$250,000 limits)
- Cryptojacking Event (ONLY \$250,000 limits)
- Reputational Harm Losses



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- ❖ Full Limits
- ❖ First and Third-Party Expense
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## FOR MORE INFORMATION

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