

Cyber Solutions® & MEDEFENSE™ Plus for Physicians

Cyber Solutions®

Cyber Solutions offers a comprehensive suite of data security and privacy insurance solutions that are custom tailored for the unique needs of physician customers. Coverage is included for both third-party liability claims as well as first-party (direct) costs incurred in the event of a privacy breach. Eligible physicians are provided coverage in the amount of \$100,000 each claim*.

MEDEFENSE™ Plus

MEDEFENSE™ Plus provides an effective reimbursement insurance solution for eligible physicians and health care organizations facing governmental and commercial payer billing audits and investigations as well as EMTALA, Stark and HIPAA proceedings. Coverage is included for defense costs, shadow audit expenses (applies to billing error proceedings only) and regulatory fines and penalties with a \$50,000 limit for each claim.*

Claim handling

We partner with a leader in the industry, Tokio Marine HCC—Cyber & Professional Lines Group (formerly NAS Insurance Service), to bring you this comprehensive coverage. Claims are reported through Constellation and administered by Tokio Marine HCC.

Online loss prevention resources

Physician policyholders have unlimited access to an online data security risk management service including:

- Compliance materials
- Expert support
- Step-by-step procedures to lower risk
- Training modules
- Guidance for handling data breaches

To access these online loss prevention resources, sign in to MyAccount on [ConstellationMutual.com](https://www.constellationmutual.com)

Coverage	Limits of Liability
Multimedia Liability Limit	\$100,000
Security and Privacy Liability Limit	\$100,000
Privacy Regulatory Defense and Penalties Limit	\$100,000
Privacy Breach Response Costs Limit	\$100,000
- Proactive Privacy Breach Response Costs Sublimit	\$100,000
- Voluntary Notification Expenses Sublimit	\$100,000
PCI DSS Assessment Limit	\$100,000
Network Asset Protection Limit	\$100,000
Cyber Extortion Limit	\$100,000
Cyber Terrorism Limit	\$100,000
BrandGuard® Limit	\$100,000
Cyber Crime Limit	\$25,000
MEDEFENSE™ Plus Limit	\$50,000
Combined Aggregate Limit	See Below*

To purchase additional coverage, please contact your insurance agent or Constellation representative.

*The Combined Aggregate Limit is based on the number of physicians on the policy as of the effective date of coverage. 0 – 1 = \$100,000
2 – 10 = \$200,000 | 11 – 20 = \$300,000 | 21+ = \$500,000



Cyber security insurance is not available to all customers. Eligible policyholders may include independently owned and operated physician and dental practices with revenues less than \$250 million and medical professional liability deductibles less than \$250,000.

Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.

Constellation® is a trademark of Constellation, Inc. MEDEFENSE™ Plus and Cyber Solutions® are products of Tokio Marine HCC – Cyber & Professional Lines Group.

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Cyber Solutions® & MEDEFENSE™ Plus Coverage Highlights

Multimedia Liability	Provides coverage for third-party claims alleging copyright or trademark infringement, libel or slander or plagiarism. Coverage is included for both online and offline media.
Security and Privacy Liability	Provides coverage for third-party claims alleging liability resulting from a security and privacy wrongful act, including the failure to safeguard online or offline information, or the failure to prevent virus attacks, denial of service attacks or the transmission of malicious code.
Privacy Regulatory Defense and Penalties	Provides coverage for defense costs and regulatory fines/penalties incurred in defense against regulatory investigations of privacy or security breaches. Coverage for regulatory fines/penalties is provided to the extent insurable by law.
Privacy Breach Response Costs	Provides coverage for all reasonable legal, public relations, advertising, IT forensic, ID theft assistance and credit monitoring expenses incurred by the insured as a result of a privacy breach or adverse media report.
PCI DSS Assessment	Provides coverage for defense costs and fines or assessments levied by the Payment Card Industry Data Security Standards council (VISA, Mastercard, AmEx, Discover and JCB) or acquiring banks against merchants who are not PCI DSS compliant.
Network Asset Protection	Provides coverage for amounts incurred to recover and/or replace data that is compromised, damaged, lost, erased or corrupted due to accidental damage or destruction of electronic media or computer hardware, administrative or operational mistakes in the handling of electronic data, or computer crime/attacks. Coverage also extends to business income loss and interruption expenses incurred as a result of a total or partial interruption of the insured's computer system directly caused by any of the above events.
Cyber Extortion	Provides coverage for extortion expenses and extortion monies as a direct result of a credible cyber extortion threat.
Cyber Terrorism	Provides coverage for income loss and interruption expenses because of a total or partial interruption of the insured's computer system due to a cyber terrorism attack.
BrandGuard®	Provides coverage for lost income directly resulting from an adverse media report and/or notification to customers of a security or privacy breach.
Cyber Crime	Provides coverage for: <ul style="list-style-type: none">• Financial fraud—fraudulent transmission of money or securities from the insured's account at a financial institution due to fraudulent instruction transmitted to a financial institution; and theft by electronic means from the insured's bank account or corporate credit cards.• Telecommunications fraud—charges incurred due to unauthorized access to the insured's telecommunications system.• Phishing attack—expenses incurred to notify patients of a phishing attack (fraudulent electronic communications or malicious websites used to impersonate the insured, the insured's brand, or the insured's products or services in order to solicit private information); and to reimburse existing patients for their losses directly resulting from such phishing attack.
MEDEFENSE™ Plus	Provides coverage for defense costs, shadow audit expenses and regulatory fines and penalties resulting from civil investigations or proceedings brought by a government entity, commercial payer, or a qui tam plaintiff under the federal False Claims Act alleging erroneous billings, including such investigations or proceedings resulting from the insured's voluntary self-disclosure to a government entity. Coverage is also included for defense costs and regulatory fines and penalties resulting from EMTALA, HIPAA, or Stark Proceedings.