One of the greatest risks that law firms face is the loss or misuse of sensitive client data. Due to viruses, malware, hacking, and even inadvertent misuse or misplacement of a mobile device or laptop, your clients' valuable information is also a significant liability.

With cyber risks continuing to grow, Florida Lawyers Mutual Insurance Company has partnered with Tokio Marine HCC – Cyber & Professional Lines Group, to provide all qualified policyholders with a comprehensive cyber risk solution custom-built for legal professionals and designed to complement your existing legal professional liability coverage.

Our Cyber Liability Insurance solution starts with risk management and mitigation tools to help you prepare and prevent, and follows through with comprehensive coverage in the event that your practice is the victim of a cyber incident.



Risk Management & Mitigation Rules

Our cyber risk management website, CyberNET®, has tools and resources to help you safeguard information, increase awareness of cyber risk and respond in the event of a breach.

This online resource is available 24/7 and includes:

- Tips on effective data security practices
- Compliance materials by state
- Employee training courses
- Samples and templates to help you implement policies and breach response procedures

To access CyberNET® and other resources, please visit your members-only portal at www.flmic.com/portal.



Data Breach and Emergency Contact:

If you suspect your organization has been the victim of a cyber security incident or data breach, your first action should be notifying Florida Lawyers Mutual. This will help ensure that you are not jeopardizing coverage for any costs associated with the incident and that you are engaging experts vetted by your carrier. **To report a claim**, contact Florida Lawyers Mutual at **800-633-6458**.

For cyber risk management guidance,

Florida Lawyers Mutual members can contact the cyber experts at ePlace Solutions by phone at **877-574-6406** or by email at support@eplaceinc.com.



Cyber Liability Insurance

Multimedia Liability Coverage

Coverage for defense costs and damages incurred in claims alleging liability resulting from the dissemination of online or offline media material, including claims alleging copyright/trademark infringement, libel, slander, plagiarism or personal injury.

Security and Privacy Liability Coverage

Coverage for defense costs and damages incurred in claims alleging liability resulting from a security breach or privacy breach, including failure to safeguard electronic or non-electronic confidential information or failure to prevent virus attacks, denial of service attacks or the transmission of malicious code from an insured computer system to the computer system of a third party.

Privacy Regulatory Defense & Penalties Coverage

Coverage for defense costs and regulatory fines and penalties and/or regulatory compensatory awards incurred in privacy regulatory proceedings brought by federal, state, local, or foreign governmental agencies.

Privacy Breach Response Costs, Notification Expenses, and Customer Support and Credit Monitoring Expenses Coverage

Coverage for reasonable and necessary mitigation costs and expenses incurred as a result of a privacy breach, security breach or adverse media report, such as legal expenses, public relations expenses, IT forensic expenses, notification expenses, and the cost to set up call centers and provide credit monitoring and identity theft assistance.

Network Asset Protection Coverage

(1) Reasonable and necessary amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased, corrupted or stolen; and (2) Business income loss and interruption expenses incurred due to a total or partial interruption, degradation in service or failure of an insured computer system, including any such incident caused by a hacking attack.

Cyber Extortion Coverage

Coverage for extortion expenses incurred and extortion monies paid as a direct result of a credible cyber extortion threat.

Cyber Terrorism Coverage

Coverage for income loss and interruption expenses as a result of a total or partial interruption of the insured's computer system due to a cyber terrorism attack.

ePlace Solutions - Contact the Experts for Cyber Risk Management

email: support@eplaceinc.com | phone: 877-574-6406