Coalition highlights

- Coalition provides the following free services to help policyholders become less vulnerable to cyber attacks:
    - Credential Monitoring – Coalition alerts the policyholder when an employee's password or identifying information is stolen and may be used by a hacker.
    - Ransomware Prevention – Anti-ransomware software can be downloaded to all of the policyholder's computers.
    - Patch Manager - Coalition passively scans the policyholder's internet-facing infrastructure & sends alerts of out-of-date software and vulnerabilities.
    - Threat Monitor – Coalition's passive monitoring picks up signs of phishing activity, anomalous network and DNS activity, domain monitoring, and other indicators of breach, as well as practical advice for how the policyholder can protect their business.
    - DDoS Mitigation - Coalition's (DDoS) mitigation service is always-on, and can easily be setup in under 4 minutes. This service includes over 15 Tbps (terabits p/second) of available network capacity, over 300x the capacity of the average large DDoS attack.
    - HackerOne Response – Policyholders can create a vulnerability disclosure program on HackerOne to receive and respond to vulnerabilities discovered by ethical hackers – before criminals can exploit them. Coalition automatically rewards policyholders with a program publicly listed in the HackerOne directory.

    Usage of the apps provided by Coalition is strictly for the policyholders' benefit, and not required to receive or maintain insurance coverage.
- Insurers are 51% Swiss Re rated A+ and 49% Argo rated A.
- For policies with limits of $5M or less, Breach Response Costs are outside the limit of liability.
- Coalition can offer 1st & 3rd Party BI/PD & Pollution via endorsement.
- Notification applies to individuals affected or reasonably believed to be affected.
- Coalition provides coverage for Voluntary Notification Costs for individuals where such notifications are not required by breach notice law, including notices to non-affected customers, employees, or clients.
- Coalition's Cyber Extortion coverage will **PAY ON BEHALF OF** the insured rather than only indemnifying the insured.
- Coalition's Funds Transfer Fraud coverage will **PAY ON BEHALF OF** the insured rather than only indemnifying the insured.
- Coalition's BI/EE coverage has no separate retention or sublimit and waiting period as low as 1 hour for qualified risks.
- Coalition's in-house breach response services are at no cost to the policyholder.
- Computer Replacement coverage is available for costs incurred as a result of the loss of integrity in the firmware of any computer system the insured owns or leases, due to a security failure.
- Coalition's Crisis Management coverage has no sublimit or separate retention and coverage is provided for any claim.
- No prior consent required to incur breach response costs in the form of computer forensic fees and legal fees with any vendor on the Insurer's list of panel providers.
- Coalition's Service Fraud provides broad coverage for fraudulent use of information technology and telephony business services resulting from a security failure.
- Coalition's policy include coverage for the Internet of Things devices.