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*These coverage items were compiled by the Independent Insurance Agents of Texas.*

	I need...	Insurer 1	Insurer 2	Insurer 3	Insurer 4
<b>Liability for disclosure of private information</b>					
When caused by programming error	Yes/No				
Acquisition/disclosure of personal info					
Separate agreement for employee info					
Acquisition/disclosure of corporate info					
Records in electronic format					
Records in non-electronic format					
Failure to comply with privacy policies					
Regulatory proceedings costs					
Governmental fines and penalties					
MSA fines and penalties					

<b>Liability for transmitting virus</b>					
Includes denial-of-service attack					

<b>Security breach response expenses</b>					
Investigate cause					
Notify affected parties					
Handle inquiries from affected parties					
Post-event credit monitoring services					
Determine how to correct conditions					

<b>Media liability</b>					
Defamation					
Disparagement					

Infringement					
Invasion of privacy					
Invasion of right of publicity					
Plagiarism, piracy					
Misappropriation of ideas					
Improper deep-linking or framing					
Third-party reliance on textual content					
Material published in any format (printed)					

**Public relations expense**

Applies to all covered claims					
After negative publicity					
Imminent negative publicity					

**Other available coverages**

Replacement or restoration of data					
Extortion threats					
Rewards paid due to extortion threats					
Business income and extra expense					
Cyber terrorism					

**Other provisions**

Covers punitive and exemplary damages					
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