PGN Consulting Cyber Insurance Coverage: Best in the World

Welcome to PGN Consulting, a distinguished minority and service-disabled veteran-owned enterprise located in Toledo, Ohio. With over eighty years of collective expertise in human resources, insurance, employee benefits, equity, diversity & inclusion, and business development/management, our leadership team stands ready to provide unparalleled support to your business, ensuring it thrives in today's dynamic landscape.

Our comprehensive Cyber Insurance Coverage offers a range of innovative solutions tailored to meet your specific needs and challenges, setting the standard as the best in the world. Here's what sets us apart:

First Party Coverage:

* Cyber Incident Response Fund: Covers legal fees, forensics, notification costs, credit monitoring, and public relations.
* Business Interruption: Protects against loss of net profits and operating expenses due to system interruptions, including those of outsourced technology providers.
* Digital Data Recovery: Covers costs to restore or replace lost or damaged data or software.
* Network Extortion: Reimburses extortion payments and negotiation expenses.

Third-Party Liability Coverage:

* Cyber, Privacy, and Network Security Liability: Protects against liability for failure to protect private or confidential information or network security failures.
* Payment Card Loss: Covers contractual liabilities owed to payment card industry firms due to cyber incidents.
* Regulatory Proceedings: Provides defense for regulatory actions and coverage for fines and penalties where insurable by law.
* Media Liability: Covers liability following online defamation or copyright and trademark infringement.

Cyber Crime (by Endorsement):

* Computer Fraud: Protects against third parties accessing insured computers to take money.
* Funds Transfer Fraud: Covers instances of third parties tricking banks into transferring funds from insured accounts.
* Social Engineering Fraud: Protects against third parties tricking employees into transferring money.

Highlights of our Cyber Coverage include:

* Non-Panel Incident Response Service Providers: Flexibility to add contracted cyber incident response providers to your policy.
* Innovative Coverage: Designed to address evolving regulatory, legal, and cybersecurity standards.
* Clear Exclusions: Clearly labeled exclusions with competitive carve-backs.
* Discovery-Based Coverage: Tailored to the progression of typical cyber incidents for informed decision-making.
* Cyber Incident Response Expenses: Paid on behalf of the policyholder with robust consumer-based solutions exceeding minimum regulatory requirements.
* Payment Card Loss Coverage: Includes card reissuance costs.
* Business Interruption and Extra Expense Language: Covers forensic accounting firm costs to determine interruption losses.
* Broadened Definition of Protected Information: Includes biometrics, internet browsing history, and personally identifiable media.
* Digital Data Recovery: Includes coverage for telephone toll fraud charges due to fraudulent calling.
* Extortion Expenses: Explicitly covers bitcoin and other cryptocurrency payments.
* Coverage Territory: Applicable anywhere in the universe.

At PGN Consulting, we are committed to providing unmatched cyber insurance coverage that safeguards your business against the ever-evolving threats of the digital age. Trust us to protect your interests and ensure your continued success.

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