
















Not all insurance policies are equal

Coverage	Coalition	Others
 Business Interruption & Extra Expenses	✓ See enhancements below ¹	✗ Sometimes
 Contingent Business Interruption	✓	✗
 Funds Transfer Fraud	✓	✗ Sometimes (sublimited)
 Cyber Extortion	✓	✗ Sometimes
 Computer Replacement	✓	✗
 Bodily Injury & Property Damage	✓	✗
 Pollution	✓	✗
 Service Fraud	✓ See enhancements below ²	✗
 Network & Information Security Liability	✓	✓
 Regulatory Defense & Penalties	✓	✓
 Multimedia Content Liability	✓ See enhancements below ³	✓
 PCI Fines & Assessments	✓ No sublimit	✓ Sublimited
 Digital Asset Restoration	✓ See enhancements below ⁴	✓
 Breach Response	✓	✓
 Crisis Management & Public Relations	✓ See enhancements below ¹	✓

Enhancements	Coalition	Others
Pre-claims assistance	✓	✗
Covers all prior acts	✓	✗ Sometimes
Systems failure ¹	✓	✗
Waiting period ¹	✓ As low as 1 hour	✗ 8+ Hours
Business services costs ²	✓	✗
Cost of system upgrades ⁴	✓	✗
Reputation Repair ⁵	✓	✗
BYOD coverage	✓	✗
Social media / IoT coverage ³	✓	✗ Sometimes
Cybersecurity apps	✓	✗