

The Admiral Virtual Care policy provides Medical E&O, Technology E&O and a full suite of Cyber coverages, that all work together on one policy form to provide the proper professional liability and cyber coverages for the evolving industry of advanced technology designed to support medical care.

Below is a coverage explanation of the key aspects of our Virtual Care base policy form with general limit capabilities.

Base Form Policy Overview

Third Party E&O

Professional Liability

Limits: up to \$5M

- Custom Professional Services definition; traditional med-mal coverage
- Contingent BI/PD included at full limit unless sub-limited
- Pay on behalf of the Insured; Retroactive Date applies

Technology Professional Liability

Limits: up to \$5M

- Technology Services and Technology Products definitions embedded in form
- BI/PD Excluded here to make this traditional Tech E&O coverage
- Pay on behalf of the Insured; Retroactive Date applies

Technology Bodily Injury & Property Damage Liability

Limits: up to \$5M

- The 'Virtual Care' coverage for claims arising from Technology Services and/or Technology Products used in the course of Professional Services
- Contingent BI/PD included at full insuring agreement limit unless sub-limited
- Pay on behalf of the Insured; Retroactive Date applies

Third Party Cyber/Media

Cyber Liability

Limits: up to \$5M

- Coverage for third party claims resulting from a Cyber Event
- Broad contingent bodily injury grant for Cyber Liability claims
- Pay on behalf of the Insured; Retroactive Date applies

Media Liability

Limits: up to \$5M

- Coverage for intellectual property and personal injury claims arising from the Insured's media content; includes software code copyright infringement
- Pay on behalf of the Insured; Retroactive Date applies

Regulatory Proceedings

Limits: up to \$5M

- Cyber related regulatory coverage for violations of data Privacy Laws
- HIPAA violation coverage included here
- Pay on behalf of the Insured; Retroactive Date applies

First Party Cyber

Privacy Breach Expenses

Limits: up to \$5M

- Coverage for the expenses incurred by the Insured to respond to a Cyber Event; see definition of Privacy Breach Expenses in the policy
- Includes access to our Breach Coach for the initial consultation and our panel of breach response vendors for the Privacy Breach Expenses we cover
- Pay on behalf of the Insured; Discovered during Policy Period (no retro)

Cyber Extortion

Limits: up to \$5M

- Also called ransomware coverage, includes access to our panel of vendors to assist in negotiating the ransom payment and restoring network operations
- Reimburse the Insured; Discovered during Policy Period (no retro)

Electronic Data Restoration

Limits: up to \$5M

- Coverage to restore corrupted or lost data and software applications as a result of a Cyber Event
- Bricking/hardware replacement and System Failure sublimits included
- Pay on behalf of the Insured; Discovered during Policy Period (no retro)

Business Interruption

Limits: up to \$5M

- Coverage for income loss and extra expenses the Insured incurs due to an outage to our Insured’s network and/or software applications
- Voluntary shutdown trigger and a System Failure sublimit included
- Reimburse the Insured; First occurs during Policy Period (no retro)

Dependent Business Interruption

Limits: up to \$5M

- Coverage for income loss and extra expenses the Insured incurs due to an outage to a technology vendor’s network and/or software applications that our Insured relies upon to conduct business
- Non-IT Vendor DBI and System Failure sublimit included
- Reimburse the Insured; First occurs during Policy Period (no retro)

Reputational Harm Loss

Limits: up to \$5M

- Coverage for income loss the Insured incurs due to customers going elsewhere following negative publicity from a covered Cyber Event
- Reimburse the Insured; First occurs during Policy Period (no retro)

Cyber Crime

Limits: See policy terms for sublimit provided

- Encompasses three common Cyber Crime coverages: Funds Transfer Loss, Telecommunications Loss and Cryptojacking Loss
- Invoice Manipulation coverage available to add by endorsement
- Reimburse the Insured; Discovered during Policy Period (no retro)

Supplementary Payments	Other Payments
*In addition to the policy limits and the deductible does not apply	*The deductible does not apply, but these are part of the policy limits (not in addition to)
Pre-Claim Assistance	Disciplinary Proceeding & License Defense Hearing
Subpoena Assistance	Professional Regulatory Proceeding
Court Attendance Costs	Reputation Protection Expense
Criminal Reward Fund	Emergency Evacuation Expense
	Peer Review Expense
	Senior Executive Officer Personal Funds Theft

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