



# CATHOLIC DIOCESE of CLEVELAND

## Master Insurance Program

### Data Compromise Coverage

**Limit:**

- \$50,000. – Response Expenses Annual Aggregate
- \$50,000. – Defense and Liability Annual Aggregate

A covered event is the **Personal Data Compromise** of **Personally Identifying Information** of an **Affected Individual**.

- **Personal Data Compromise:** the loss, theft, accidental release or accidental publication of Personally Identifying Information
- **Personally Identifying Information:** information that could be used to commit fraud or other illegal activity involving credit or identity of an affected individual. This includes Social Security numbers and account numbers correlated with names and addresses.
- **Affected Individual:** a person with whom you share a direct relationship, such as any current, former or prospective employee, student, parishioner, or client.

Coverage does not apply to the compromise of data of a business or other organization.

**Response Expenses** are expenses you incur to notify Affected Individuals of a data compromise and services you provide them to mitigate any resulting damage. These services typically involve Credit Report Monitoring and Identity Restoration Case Management.

**Defense and Liability** covers civil liability and associated legal defense costs. Fines are not covered. This coverage is contingent upon having previously reported a data compromise event and having provided notifications and services covered under Response Expenses to affected Individuals.

**Claim Reporting:**

As soon as you become aware of a data compromise event, it must be reported to DISC, even if there is no immediate evidence that the data will be mis-used by others. To minimize your civil liability, notification and monitoring services must begin as quickly as possible.

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