

Coverage Differences
Embedded ESIP Cyber versus NetSafe Cyber

Coverage/Exclusion	Embedded	NetSafe
Paper Files Included	N*	Y
Cyber Extortion Coverage	N	Y
Independent Contractors as Insured	N	Y
Data in Custody of a Third Party (i.e. Cloud Provider)	N	Y
Personal Information of Members/Employees	N*	Y
Contractual Exclusion Applies to Non-Disclosure Agreements	Y	N
Defense Expenses Inside Limit	N	Y
Coverage for Regulatory Action in Absence of Suit	N	Y
Liability Limits up to \$1,000,000/\$10,000,000	Y	N
Extends to Umbrella if Minimum Liability Limits Carried	Y	N
First Party Limits up to \$500,000	N	Y
Broad Exclusions Relating to Data Security	Y	N
Access to E-Risk Hub Risk Management Services	N	Y
Coverage for Malicious Code Implanted on Insured's Computer System**	N	Y
Coverage for Corruption or Destruction of Data on Insured's Computer System**	N	Y

Highlighted areas indicate broader coverage.

*Coverage for Protected Health Information Included
in Emergency Service Liability Form

**Liability Coverage, Not First Party Coverage