



A Union of Professionals

AFT Cyber Insurance Plan

The **AFT Cyber Insurance Plan** covers unions for costs related to certain types of cyber events which cause a disruption to your computer network's operation, a loss of personally identifiable information held by you, and certain types of direct financial loss which are often related to a cyber breach. The cost of this plan is paid for entirely by the AFT.

The policy includes coverage for:

Third Party Liability Limits	Coverage Description
Network Security & Privacy Liability	Claims against you because of a network security or privacy breach. This may arise from a denial of service attack, malicious code, a stolen laptop, or any type of data breach.
Media Liability	Claims against you arising from the release or display of your media material. This includes claims alleging copyright infringement, slander, libel, defamation, and other media perils.
Regulatory Defense & Costs	Defense and civil fines and penalties imposed by a governmental agency as a result of a breach of privacy regulations.
PCI Assessment	Forensic investigation costs, fines and penalties for which you are liable due to actual or alleged non-compliance with Payment Card Industry Data Security Standards.
Breach Response Costs Coverage	Coverage Description
Network Extortion	Your expenses or payments to respond to a cyber extortion demand or ransomware attack.
Data Asset Protection	Costs to restore digital assets lost as a result of a security breach, privacy breach, or administrative error.
Bricking	Covers replacement of hardware when a cyber incident renders computer hardware inoperable.
Breach Response, Notification & Monitoring	An insured's first line of defense that provides event response services to investigate and remediate a breach. Covered costs include: <ul style="list-style-type: none">- Legal Consultations- Forensic Expenses- Notification Expenses- Credit Monitoring and Remediation- Public Relations- Consumer Call Centers

First Party Limits - Business interruption	Coverage Description
Business Interruption	Business income loss and extra expenses you incur during a computer network outage, including certain outsourced service providers.
Voluntary Shutdown	A voluntary shutdown of the Insured's computer systems to the extent necessary to limit Loss during an ongoing unauthorized access or use.
First Party Coverages - Cyber Crime	Coverage Description
Social Engineering / eCrime	Financial fraud, phishing attack loss, and telecommunications fraud loss resulting from a social engineering event or impersonation attempt.
Invoice Manipulation	Covers loss resulting from your inability to collect payment for goods or services after they have been transferred to a third party due to Invoice Manipulation.

*Please Note: A Policy Deductible may apply in some cases

The policy provides up to \$100,000 each loss and annual aggregate for most types of events, which is automatically increased to \$250,000 if your organization has Multifactor Authentication and Endpoint Protection tools in use across your network. Sublimits apply for various kinds of ancillary loss, notably financial loss from Social Engineering Fraud at \$50,000. This coverage is provided automatically to AFT affiliate organizations including state federations, AFT locals, and regional councils, with a \$5,000,000 annual aggregate limit of coverage.

This coverage is stated to be primary of any other available coverage for covered loss. If your organization has other similar insurance coverage in place, please consult with your broker as to how this policy may interact with your other coverage; in most cases it should result in savings for the policy you purchase independently.

This summary provides a brief description of coverage available under the AFT Officials' Cyber Insurance Policy. A complete description of such coverage including exclusions, limitations, and conditions is set forth in the policy issued to the AFT Trust.

For more information, call **800-238-1133, ext 4520**.

Policy Underwriters

The AFT Cyber Insurance Plan is underwritten by Beazley Syndicate at Lloyd's of London.

For claims service, call 1-800-238-1133, ext 4520

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