

Date: [Date]

[Client Name]  
[Client Address]  
[City, State, Zip]

Subject: Coverage Summary and Next Steps - Cyber Liability Policy #[Policy Number]

Dear [Client Contact Name],

Thank you for choosing [Agency/Company Name] for your Cyber Liability insurance. We are pleased to confirm that your new policy is now active.

## Policy Coverage Summary

- **Insurance Carrier:** [Carrier Name]
- **Policy Term:** [Start Date] to [End Date]
- **Aggregate Limit:** \$[Amount]
- **Deductible/Retention:** \$[Amount]

## Key Coverages Included

- **Data Breach Response:** Costs for legal counsel, forensics, and notification.
- **Cyber Extortion:** Coverage for ransomware demands and negotiations.
- **Business Interruption:** Compensation for lost income due to a system outage.
- **Third-Party Liability:** Defense against lawsuits regarding data privacy breaches.
- **Digital Media Liability:** Coverage for copyright infringement or defamation.

## Required Next Steps

1. **Review Documentation:** Please review the attached policy document for full terms, conditions, and exclusions.
2. **Incident Response Plan:** Update your internal protocols to include the carrier's 24/7 claims hotline listed below.
3. **Risk Management Tools:** Access your complimentary cybersecurity training and resources at [URL/Portal Link].
4. **Premium Payment:** Ensure payment is processed by [Due Date] to avoid any lapse in coverage.

## In the Event of a Claim

If you suspect a cyber incident or data breach, contact the claims department immediately:

- **Claims Hotline:** [Phone Number]
- **Claims Email:** [Email Address]

Please contact us at [Phone Number] if you have any questions regarding your coverage.

Sincerely,

[Agent Name]

[Title]

[Agency Name]