

ARKANSAS INSURANCE DEPARTMENT
Risk Management Division
1 Commerce Way, Suite 504
Little Rock, Arkansas 72202-2087
Phone: (501) 371-2690 Fax: (501) 371-2842
Email: insurance.risk.management@arkansas.gov
Website: www.insurance.arkansas.gov



AMAIT CYBER LIABILITY INSURANCE PROGRAM
(2025-2026 Coverage Highlights)*

Insuring Agreement Coverage

- Security Failure and Privacy Liability
- Security Failure and Privacy Liability Incident Response Expenses
- Business Interruption Loss – Security Failure
- Data Recovery Expenses
- Cyber Extortion Costs and Extortion Demands, including Ransomware
- Regulatory Proceedings Defense Costs and Penalties

Endorsement Coverage

- Media Content Liability
- Payment Card Industry (“PCI”) and Data Security Standard (“DSS”) - penalties and assessment
- Reputational Risk Response - \$50,000 Limit
- Reputational Loss
- Non-Physical Damage- Hardware Loss of Use (Bricking)
- Technology Professional Liability
- Fraudulent Impersonation – Invoice Manipulation - \$100,000 Limit
 - o Subject to \$25,000 per occurrence deductible
- Fraudulent Impersonation-Telecommunications Fraud - \$250,000
 - o Subject to \$50,000 per occurrence deductible

Terrorism Coverage

- Cyber Terrorism

Other Information

- This program strictly adheres to State Purchasing laws administered by the Department of Transformation and Shared Services - Office of State Procurement. (State Bid Reference Number SP-19-0028)

***All described coverage provisions above are applicable under the plan. See the master policy for specific policy limits and sub-limits. Limits and retentions are subject to change upon renewal.**

This Coverage Highlight document does NOT convey or provide insurance coverage. Refer to the insurance policy for terms and conditions.

FOR RISK MANAGEMENT OFFICE USE ONLY

AID RISK ADVISOR

STATE AGENCY CONTACT

DATE