



TOIRMA CYBER LIABILITY COVERAGE

On June 17, 2020, TOIRMA sent a mailing to each member contact regarding our new Cyber Liability coverages which became effective June 1, 2020. Included in the mailing were the following that we asked you to file in the TOIRMA Program Manual for reference:

- Cybersecurity Coverage Summary – this document replaced the Cyber Liability Form in the TOIRMA Program Manual
- TOIRMA Enhances Cyber Liability Coverage
- TOIRMA Cyber Incident Response Timeline
- IT Security Policy Guide

As a TOIRMA member, you have access to our cyber partner's, DUAL Cybersecurity, private web-based portal containing information and technical resources that can assist you in the prevention of network, cyber and privacy losses, and support you in the timely reporting and recovery of losses if an incident occurs. eRiskHub is an internet-based service that features news, content and services from leading practitioners in risk management, computer forensics, forensic accounting, crisis communications, legal counsel, and other highly-specialized segments of cyber risk.

An access code and the site address for the portal was given to the TOIRMA contact in the June 17, 2020 mailing. If you need the site address or access code, please call Beth Eyrich at (217) 444-1139 (beyrich@ccmsi.com).

We also want to remind you that:

- Each member **should** have a weekly (or more frequent) backup to either the cloud or onto portable media or coverage may be excluded.
- If you are using a third party provider for your IT services, this should be something they can easily offer to you within the scope of their work (if they are not already). Please check with your provider.
If you are not using a third party to provide your IT services and everything is handled and stored in-house, then this is basic data security practice
- that can drastically reduce the pain of ransomware attack.

