

### Coverage Corner

**Q:** Do I have coverage for a data breach or cyber extortion event under my PLF Coverage Plan?

**A:** Under your individual PLF Primary Coverage Plan, you do not have coverage for data breaches or cyber extortion events that may occur in your law firm. These breaches are excluded under the “Confidential or Private Data Exclusion” of Section V.22 of the 2016 PLF Claims Made Plan. However, if your law firm carries excess coverage with the PLF, then there is coverage for these types of data breach events. This coverage is provided by separate endorsement and is included with all coverage issued through the PLF Excess Program. Limits for the excess Cyber Liability and Breach Response Endorsement are \$100,000 for law firms of 1 to 10 attorneys and \$250,000 for law firms of 11+ attorneys. Beginning in 2016, the Endorsement now also includes coverage for cyber extortion events (also known as ransomware attacks). These events are covered up to \$10,000 with a \$2,000 deductible.

The Excess Program does have the ability to underwrite cyber limits above those automatically included with the Endorsement by separate application. To learn more about the cyber coverage offered by the PLF Excess Program, please visit [www.osbplf.org/excess-coverage/cyber-endorsement.html](http://www.osbplf.org/excess-coverage/cyber-endorsement.html).

If you have questions about PLF coverage, call Emilee Preble or Jeff Crawford at 503.639.6911.

### DISCLAIMER

This material is provided for informational purposes only and does not establish, report, or create the standard of care for attorneys in Oregon, nor does it represent a complete analysis of the topics presented. Readers should conduct their own appropriate legal research. The information presented does not represent legal advice. This information may not be republished, sold, or used in any other form without the written consent of the Oregon State Bar Professional Liability Fund except that permission is granted for Oregon lawyers to use and modify these materials in their own practices. © 2016 OSB Professional Liability Fund.