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# **Adlumin Protect**

\$500K Certification Warranty

Adlumin Warranty Protect is a low-friction certification warranty designed to safeguard Adlumin customers against business continuity and insure against loss, protecting their revenue and recovery. Adlumin Protect provides reimbursement warranted up to \$500,000 USD for:



Ransomware attacks



Business email compromise (BEC) or fraudulent wire transfers



Compliance and regulatory files

	\$

Incident response event support costs

### **FREQUENTLY ASKED QUESTIONS**

### Is Adlumin Protect Warranty Insurance?

Adlumin Protect Warranty is not insurance. It is a subscription-based service warranty that is included in the Adlumin MDR Protect at no cost.

### Do you still need cyber insurance?

Adlumin Protect Warranty does not replace or augment your cyber insurance. Depending on the size and nature of your organization, you may need broader protection and/or higher limits than those available with Adlumin Protect Warranty.

### How will Adlumin Protect Warranty impact my cyber insurance policy?

It does not change coverages or terms of a cyber insurance policy, but it may increase your insurability and reduce premiums. Many insurers are aware of Cysurance program's ability to eliminate or reduce potential cyber insurance claims. Cysurance can coordinate with your carrier to ensure proper notification of, and credit for, this additional protection.





### What Adlumin solution is required to qualify for Adlumin Protect?

Customers must purchase the Adlumin MDR Protect.

#### This offering includes the purchase of:



#### In addition, customers must purchase <u>one of the following</u> three solutions:



### What is required to qualify for the Adlumin Protect Warranty?

In addition to the purchasing MDR Protect, customers must meet the following minimum-security standards:

- The customer must be in good standing with payments to Adlumin.
- The customer deploys industry standard and upto-date anti-virus or comparable prevention tools on its endpoints.
- PHI/PII encryption and data backups are in place for customers.
- Multi-factor authentication (MFA) active on all customer email accounts.
- Customers must deploy an offline backup solution for critical business data.

- The customer performs commercially reasonable maintenance, including applying patches and updates within 60 days of release.
- Customers must offer security awareness training to their employees.
- Out-of-cycle wire transfers and invoice routing information changes must be verified with the requester and documented.
- If applicable, customers must adhere to any state, federal, and/or regulatory, privacy, and security policies related to which they are subject, including, but not limited to PCI, HIPAA, and SEC standards.
- All events must be verified through log/event data.
  Adlumin Protect Warranty will not respond to a systemic failure of your infrastructure and/or an application, or software that results in a loss for your customer.



### CLAIMS AND REIMBURSEMENTS

### Is there a "deductible"?

There is no deductible, however a \$5,000 minimum loss is required.

### What does Adlumin Protect reimburse (and for how much)?

The following event types are available for reimbursement:

- Ransomware/Business Email Compromise: ransomware, including remediation and ransoms, or a business email compromise resulting in funds transfer or invoice fraud, including remediation and lost funds (\$100,000 / year).
- Compliance Event: a cyber breach that triggers HIPAA, PCI, OSHA, and/or state-related violations and results in a regulatory penalty, fine, or related expenses (\$100,000 / year).
- Legal Liability: a suit arising out of a cyberattack, including loss or misuse of data, or a media peril related to your website where legal defense and settlement costs are incurred (\$250,000 / year).
- Business Interruption: a security breach that results in the loss of business income (net profit or loss before income taxes), and/or any continuing operating expenses affected by it (\$50,000 / year).

### How are "claims" made?

Customer will, within 48 hours of an incident, state their intent to claim under this Warranty by providing a written request to Adlumin at adluminprotectwarranty@adlumin.com and to Cyscurance to start the approval process for the claim.

Adlumin will work with you to provide the necessary document to support your Warrant Incident Protection Form. You will provide the requested forms to <u>claims@cysurance.com</u>.

### How is business interruption loss calculated?

Business interruption loss is the net profit or loss before income taxes that would have been earned or incurred had no loss occurred, and/or continuing operating expenses affected by the breach, as calculated in the reasonable discretion of Cysurance. Business income is calculated as 90-180 days of average revenue multiplied by the number of days of network downtime.

### How do I get started?

### Once you have onboarded the following:

- Adlumin Security Operations Platform
- 1-year Log Retention
- Managed Detection and Response (MDR)
- Incident Response Subscription (IR)

#### And one of the following solutions:

- Vulnerability Management
- Total Ransomware Defense
- Security Awareness Training

You will receive an email officially enrolling you in the Adlumin Protect Warranty.

Adlumin is the security operations command center that simplifies complexity and keeps organizations of all sizes secure. Its innovative technology and seamless integrations create a feature-rich platform that includes everything a sophisticated security team needs, while empowering channel resellers, service providers and organizations of any size with the collaboration and transparency required to establish a coordinated and mature defense.

With a vendor-agnostic approach and preexisting integrations, Adlumin's Security Operations Platform obtains security telemetry from across an organization to provide greater insights into security alerts and streamline workflows. Organizations can use Adlumin's Security Operations Platform on their own or get full transparency and visibility while utilizing the 24/7 monitoring and response services provided by the Adlumin Managed Detection and Response (MDR) team. Whether organizations manage the platform on their own or with MDR, Adlumin consolidates all security needs for a unified experience.