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.

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