

# ProAd MedGuard Now Includes e-dataRESPONSE® Privacy Breach Protection



**e-dataRESPONSE®**  
Privacy Breach Coverage for Doctors

As the number of electronic medical records increases, so does the risk that sensitive patient information can be unintentionally exposed. No matter how the privacy breach occurs—stolen or lost laptops or portable storage devices/drives, a hacked web site or computer, discarded but still readable records, employee error or malicious intent—you are legally responsible for the consequences!

These consequences can range from determining the extent of the data loss, notifying patients of the breach, credit monitoring of affected persons, defending civil actions brought by someone alleging damages due to the breach, defending administrative or judicial proceedings arising out of the breach, payment of fines and penalties, and more.

To help protect our Policyholders from these expenses, Professionals Advocate is pleased to include e-dataRESPONSE privacy breach protection as part of our ProAd MedGuard coverage.

e-dataRESPONSE provides substantial coverage for a variety of regulatory and liability costs related to the breach of electronic or paper records. And there is no deductible or additional cost to you!

If you would like detailed information about e-dataRESPONSE, please contact your local Professionals Advocate agent or producer, or call the Professionals Advocate Customer Service Department at 410-785-0050 or 800-492-0193 (Toll Free). Additional information is also available on our web site: [proad.com](http://proad.com)



## PATIENT FILES

Lost / Stolen  
Accidentally  
Discarded

**YOU ARE LEGALLY  
RESPONSIBLE**

**e-dataRESPONSE privacy breach coverage\* includes payment, on behalf of an Insured, for out-of-pocket expenses due to:**

- Legal services to respond to or defend an insured event
- Computer security consultant services to determine the cause and extent of a data breach for which the Insured has legal responsibility to provide notification or mitigation
- Legal defense against a civil action brought by someone alleging damages due to a privacy breach
- Fines or penalties by a government agency due to the privacy breach
- Fees and other expenses the Insureds becomes legally obligated to pay to implement credit monitoring or other mitigation for persons affected by the breach of private information

**Important:** This is limited coverage provided at no additional charge. If you want stronger coverage complete with a robust privacy breach response program, please contact your agent or producer, or the Professionals Advocate Customer Service Department, for information about e-dataRESPONSE+, our comprehensive privacy breach response standalone group policy.  
(Note: Not available in all areas.)



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\* As with any insurance coverage, the premiums for, and the coverages provided by, Professionals Advocate, including all terms, conditions, and exclusions are set forth in your policy and related documents. The descriptions contained in this brochure are intended only as a general description of how the privacy breach protection included with your MedGuard coverage works. These descriptions do not refer to your specific premium and are not a substitute for reading your invoices and any policy provisions related to your premium. Please check with your local Professionals Advocate agent or producer or the Professionals Advocate Customer Service Department if you have any specific questions about this coverage or your policy.