

CYBER INSURANCE:

ESSENTIAL PROTECTION FOR ALL NDS

In an increasingly digital healthcare environment, cyber insurance offers vital protection for doctors against data breaches, ransomware attacks, and other cyber threats. Feel protected with the CAND’s new Member Insurance Program in partnership with IPMGA Insurance. See why it’s time to make the switch for your practice today.

CYBER INSURANCE:

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THE NEW CAND PROGRAM

| CYBER INCIDENT RESPONSE | Coverage options starting at: |
|---|-------------------------------|
| Incident Response Costs | ✔ \$250,000 |
| Legal and Regulatory Costs | ✔ \$250,000 |
| IT Security and Forensic Costs | ✔ \$250,000 |
| Crisis Communication Costs | ✔ \$250,000 |
| Privacy Breach Management Costs | ✔ \$250,000 |
| Third Party Privacy Breach Management Costs | ✔ \$250,000 |
| Post Breach Remediation Costs | ✔ \$50,000 |
| Privacy Event Expense | ✔ Included |
| CYBER CRIME | Coverage options starting at: |
| Funds Transfer Fraud | ✔ \$100,000 |
| Invoice Manipulation | ✔ \$100,000 |
| New Vendor Fraud | ✔ \$100,000 |
| Physical Goods Fraud | ✔ \$100,000 |
| Theft of Personal Funds | ✔ \$100,000 |
| Corporate Identity Theft | ✔ \$100,000 |
| Theft of Funds Held in Escrow | ✔ \$100,000 |
| Theft of Client Funds | ✔ \$50,000 |
| Customer Payment Fraud | ✔ \$50,000 |
| Telephone Hacking | ✔ \$100,000 |
| Unauthorized Use of Computer Resources | ✔ \$100,000 |
| CYBER EXTORTION | Coverage options starting at: |
| Cyber Extortion | ✔ \$250,000 |

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FOR NDS.

Ready to renew
with IPMGA?



CANADIAN ASSOCIATION OF
NATUROPATHIC DOCTORS
ASSOCIATION CANADIENNE DES
DOCTEURS EN NATUROPATHIE



INSURANCE PROGRAM MANAGERS
GROUPS & ASSOCIATIONS

The CAND Member Program is provided in partnership with IPMGA Insurance

| CYBER INSURANCE: CONTINUED, PAGE 2 OF 2 | | THE NEW CAND PROGRAM |
|--|---|--|
| SYSTEM DAMAGE & BUSINESS INTERRUPTION | | Coverage options starting at: |
| System Damage & Recification Costs | ✓ | \$250,000 |
| Hardware Replacement Costs | ✓ | \$250,000 |
| Income Loss & Extra Expense | ✓ | \$250,000 |
| Emergency & Additional Operational Continuity Costs | ✓ | \$250,000 |
| Voluntary & Regulatory Shutdown | ✓ | \$250,000 |
| Dependent Business Interruption | ✓ | \$250,000 |
| Consequential Reputational Harm | ✓ | \$250,000 |
| Lost or Missed Bids | ✓ | \$250,000 |
| Claim Preparation Costs | ✓ | \$25,000 |
| CRIMINAL REWARD COVER | | Coverage options starting at: |
| Criminal Reward Cover | ✓ | \$100,000 |
| COMBINED (AGGREGATE) FOR ALL COVERAGES LISTED BELOW | | Coverage options starting at: \$250,000 |
| NETWORK SECURITY & PRIVACY LIABILITY | | Coverage options starting at: |
| Network Security Liability | ✓ | \$250,000 |
| Privacy Liability | ✓ | \$250,000 |
| Management Liability | ✓ | \$250,000 |
| Regulatory Fines, Penalties and Investigation Costs | ✓ | \$250,000 |
| PCI Fines, Penalties and Assessments | ✓ | \$250,000 |
| Contingent Bodily Injury | ✓ | \$250,000 |
| MEDIA LIABILITY | | Coverage options starting at: |
| Defamation (Aggregate) | ✓ | \$250,000 |
| Intellectual Property Rights Infringement (Aggregate) | ✓ | \$250,000 |
| COURT ATTENDANCE COSTS | | Coverage options starting at: |
| Court Attendance Costs (Aggregate) | ✓ | \$100,000 |

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The CAND is proud to introduce an insurance plan designed for naturopathic doctors. This new program delivers the strongest coverage, exceptional service, and unmatched value. This new offering raises the bar with broader protection, higher thresholds for incidents, and a pricing structure that makes switching a smart and rewarding decision. If you're ready for more peace of mind and better support when it matters most, this is the plan for you.

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