

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?



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NATUROPATHIC DOCTORS
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IPM
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INSURANCE PROGRAM MANAGERS
GROUPS & ASSOCIATIONS

CYBER INSURANCE:

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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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