

Anthony R. Zelle Suzanne M. Whitehead. “*Cyber Liability: It’s Just a Click Away*”

Journal Insurance Regulation. vol.35 no.1

Cyber Liability: It’s Just a Click Away

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Abstract

In 2014, the number of records containing sensitive personal information involved in reported data breaches in the United States over the past decade will surpass 1 billion. Additionally, the cost of data breaches is expected to approach \$500 billion in 2014. Inevitably, litigation comes on the heels of data breaches. Over the past decade, courts have considered the issue of whether data breaches and other cyber-based losses are covered under general liability policies. This article discusses the evolution of cyber-risk disputes involving traditional policies and explores possible future coverage issues under cyber liability policies.

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