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General liability policies may exclude data breach coverage, Daily Journal ft. Mark Mao

By Melanie Brisbon

As the number of data breaches has steadily increased year on year, so have insurance claims related to remedying the exposure of personal and financial data in their aftermath. But starting this summer, businesses may begin to find that their general liability policies no longer cover cyber break-ins.

The Insurance Services Office, which sets guidelines for insurance terms and pricing across the country, has endorsed a list of standard exclusions that insurers have begun to…

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