

# 11th Circ. Adds to Chorus Addressing Cyber Insurance

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Carlton Fields Shareholders Robert MacAneney and John Pitblado authored a *Law360* article detailing the impact of an Eleventh Circuit decision related to computer fraud insurance coverage. The case involved a prepaid debit card company that suffered an \$11.4 million loss when users exploited a coding error in the company's interactive voice response system. The court ruled the company's computer fraud insurance did not cover the loss because the fraud was conducted via telephone, which is not a "computer" under the policy. "Both insurers and insureds alike must recognize the need to laser focus on the precise terms employed in these policies to determine the scope of coverage," MacAneney and Pitblado wrote. READ: [Law360, "11<sup>th</sup> Circ. Adds to Chorus Addressing Cyber Insurance"](#) (subscription required for full access)

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J. Robert MacAneney



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