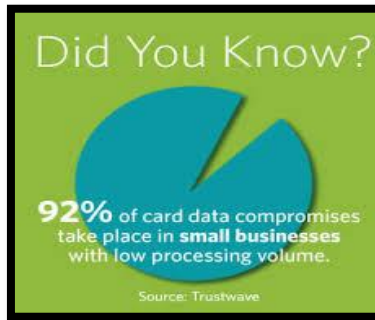


# **DATA BREACH & CYBER LIABILITY PROTECTION**



## **Why You Need Coverage.**

Cyber crime is one of the fastest-growing types of crime worldwide. Businesses of ALL sizes are being targeted, and many companies lack the resources to respond and recover when a breach occurs.

If you think you aren't at risk of a data breach, think again. Every business that holds personal information of individuals is at risk of loss.

## **What is Data Breach & Cyber Liability Coverage?**

Data Breach coverage pays for response expenses and defense and liability costs. Cyber liability protects you if you are sued for costs of defense, settlement, and judgments. It additionally pays your costs for data restoration and systems restoration.

## **Information at Risk:**

- Credit data
- Health care information
- Social Security numbers, account information, or other identity information of an individual

## **It Can Happen To ANYONE!**

- Losses are caused by device loss, hacking, accidental publication or misplacement or theft of files.
- In one documented case, a box of 2,600 rental applications were stolen from an apartment manager's office. The applications included names, addresses, and Social Security numbers.
- In another case, a burglar stole a computer from an accountant's office where the tax records of 800 clients were stored. The customers were in four states, and the owner needed assistance complying with the variances of state notification requirements.
- A contractor was hacked by a former employee whose passwords were not terminated upon termination. The contractor's computer system malfunctioned and large amounts of data appeared to have been deleted. Cyber liability insurance responded by hiring an outside firm to recover the electronic data and reinstall software. They also reconfigured the servers and repaired the computer system damage.