

NAVIGATING A DATA BREACH CAN BE COSTLY AND COMPLICATED. PROTECTING YOUR BUSINESS DOESN'T HAVE TO BE.

43% of data breaches
involve small
businesses¹

DATA BREACH COVERAGE

Easily added to your current
Business Owner's Policy

Also covers your paper records

Purchase flexibility:

- » Standalone First-Party
Response Expense coverage
- » Combined with Third-
Party Defense and Liability
coverage

INTERNATIONAL COVERAGE³

- » Business Income and
Extra Expense
- » Prior Acts
- » Extortion Threats
- » Fines and Penalties
- » PCI (Payment Card
Industry) Loss
- » Access to valuable
resources that help prevent
a data breach and provide
assistance if one occurs

The fallout and costs of a data breach can hurt your productivity and damage your reputation. No matter the business – whether they're healthcare practices, law offices, accounting offices, retailers, restaurants or financial services – the types and volume of information handled and stored from day to day may create greater risk of a data breach. Even if your business never uses computers, you may still have paper files and other records that, if lost or stolen, can lead to a data breach.

COVERAGE FEATURES

» FIRST-PARTY RESPONSE EXPENSE COVERAGE

Provides coverage for:

- Legal and forensic services for breach investigation
- Crisis management
- The cost of creating and mailing notification letters to impacted parties
- Public relations and good faith advertising to help protect and/or restore your business's reputation
- Credit monitoring services (if warranted)

» THIRD-PARTY DEFENSE AND LIABILITY COVERAGE

Provides coverage for civil awards, settlements, judgments, legal fees and expenses incurred as a result of a data breach claim.

OPTIONAL COVERAGE²



» FINES & PENALTIES

Helps protect your business if a government agency issues a fine for a data breach that occurred because you did not comply with laws or regulations, such as HIPAA (Health Insurance Portability & Accountability Act).



» PCI (PAYMENT CARD INDUSTRY) LOSS

Helps protect your business if a bank issues a penalty for a data breach that occurred because you did not comply with PCI rules.



➤ BUSINESS INCOME & EXTRA EXPENSE COVERAGE (BI/EE)

Helps replace lost business income if you need to slow or suspend operations because of a data breach. This will also help pay for extra expenses incurred to continue your business operations.



➤ PRIOR ACTS COVERAGE

Helps protect your business from a data breach that occurred prior to your policy's effective date.



➤ EXTORTION THREATS COVERAGE

Helps pay for extortion expenses and ransom payments associated with the threat of an act that would result in the loss, theft, release or publication of personally identifiable information.

- Fees and costs of a security firm or other organization (hired with our consent to determine validity)
- Interest costs for any loan used to pay a ransom
- Reward money paid to informants (leading to an arrest or conviction)
- Other reasonable expenses



Watch **Data Breach Chalk Talk**

THINK BIG TO PROTECT YOUR SMALL BUSINESS.

Ask your agent about adding data breach coverage to your Business Owner's Policy.



Property
Liability
Workers' Comp
Business Auto

¹ Verizon 2019 data breach investigations report

² Available options may vary by type of business and state

³ Coverage territory includes all parts of the world, provided that no trade or economic sanction, embargo, insurance or other laws or regulations prohibit us from paying data breach expenses in relation to the data breach. Payment of data breach expenses relating to notification expenses is only available in jurisdictions or countries that maintain data breach notice laws that requires notification of victims of a data breach.

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