

CYBER SUITE DATA PROTECTION



Data Breach Coverage

Why you need coverage

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.

It's not just hackers that put businesses at risk. Lost laptops and cell phones and misplaced USB flash drives are some of the ways information can be compromised. Employees may create their own copies of computer files, spreadsheets, and other sensitive data and store it on personal or unsecured devices, use insecure passwords, or even leave paper documents and file folders behind that contain confidential personal information.

What is data breach coverage?

Data breach coverage pays for response expenses and defense and liability costs. The following response expenses are covered:

- Forensic IT review
- Legal review
- Notification to affected individuals
- Services to affected individuals
- Public relations services with a \$5,000 sublimit

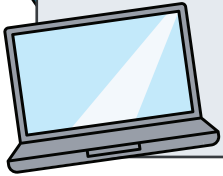
Defense and liability coverage pays for damages from a data breach liability suit.

Losses are caused by:

- Device loss
- Hacking or other theft
- Accidental release or publication
- Misplacement or theft of paper documents and files

Business information at risk:

- Credit data
- Health care information
- Social Security numbers, account information, or other identity information of an individual
- Other personally sensitive or private information of your customers that is released by you without authorization



It can happen to anyone!

In one case, a box of 2,600 rental applications was 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 accountant's customers were in four states, and the owner needed assistance complying with the variances of state notification requirements.

Acuity's data breach coverage

Standard coverage includes both response expenses and defense and liability coverages, with a \$50,000 annual aggregate limit* for each coverage. Increased limits and deductible options are available as well.

For defense and liability coverage to apply, you must have notified the affected individuals, and you must have received a notice of a data breach suit from one or more of the affected individuals or by a governmental entity. Named malware is subject to a \$50,000 sublimit.

*In North Dakota and Montana, the limit quoted is \$100,000.



800.242.7666
2800 South Taylor Drive Sheboygan, WI 53081
www.acuity.com



www.facebook.com/acuityinsurancecompany



www.youtube.com/acuityinsurance



www.acuity.com/acuity-focus