YOUR CYBER INSURANCE POLICY
Because a loss is just one click away.

WHAT A SMALL BUSINESS NEEDS TO KNOW
81% have been hit with a cyber attack
66% have suffered a data breach
69% lack the staff and budget to keep up

AN ATTACK OR A BREACH CAN HAPPEN SO EASILY

| Virus Infection | Hacker | Wrong Email Address | Improper Record Disposal | Lost Device | Rogue Employee |

When an attack or a breach does happen, a small business typically pays out $49,000 – with many incidents costing over $100,000.

WHY YOU NEED CYBER INSURANCE
You are not protected from data breaches and cyber attacks under your general business policies. That is why cyber coverage has been added to your policy.

WITH YOUR SPECIALIZED CYBER PROTECTION, YOU GET COVERAGE FOR DATA BREACHES AND CYBER ATTACKS, INCLUDING:

**FIRST-PARTY COVERAGE**
- Breach Response Services
- Public Relations
- Business Interruption
- Data Replacement/Restoration
- Cyber Extortion/Ransom

**THIRD-PARTY COVERAGE**
- Privacy Liability from Breach
- Regulatory Penalties from Breach
- Payment Card Industry Penalties from Breach
- Information Security Liability
- Website Media Liability

When a breach or an attack happens, what will you do? Just contact your independent insurance agent – and help will be on the way.

WHAT THIS PROTECTION COSTS

| Cyber Liability limits: $50,000 and $100,000 with higher amounts available |
| Data Breach Response limits: $10,000 for data security breach $5,000 for identity recovery with higher amounts available |

Sources for statistics: netdiligence.com, nsba.net, staysafefromonline.org, ponemon.org

A business is only one click away from an online loss. But you’re protected with our Cyber policy.

For more about your cyber protection, contact your trusted agent.

Since 1883
Hastings Mutual
InsurancE Company
www.hastingsmutual.com

SS-73 (2/20)