

# 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

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.

