

protect your business
from internet **crime.**

Can your business
survive a \$10,000+
out of pocket
expense???



new, affordable

data compromise coverage

you can afford to **protect** what you can't afford to **lose.**

One simple application...Very low cost **Average cost for coverage is less than \$1.25 a day!**

Data breach is a growing public issue:

Virtually every business has data on clients, employees, and other information which can be stolen, electronically hacked or lost through accidental or inadvertent release. Concerns about data breaches are so great that now most states have laws requiring business owners to notify affected persons.

Limits Available: \$50,000 or \$100,000

Sublimit: \$5,000 annual aggregate for outside legal counsel and forensic IT review

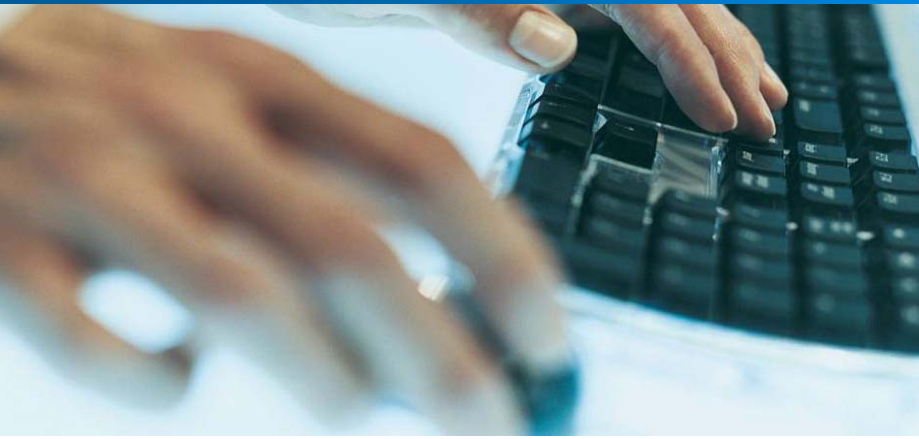
Deductible: \$1,000

Data Compromise coverage* helps small and medium sized businesses respond to the financial burden and service obligations of a data breach. Data Compromise coverage is designed to help small and mid-sized businesses investigate a data breach, notify individuals, and provide credit monitoring, case management and other services that help prevent identity theft and fraud following a breach of personal identifying information. Covered events include theft of electronic files, theft of physical files, accidental loss or release and voluntary release due to fraud. It pays for the following types of expenses:

- Legal review of notification obligations
- Help to find who was affected by the breach and how to notify them
- Preparation of notification letters
- Toll free help line
- Credit monitoring for affected persons
- Identity restoration case management for identity theft victims

Contact Tom Fenstemacher for more
information at 888.263.4656 x1179 or
email tom.fenstemacher@kapnick.com

*Coverage provided by a company you already know and trust, the **Hartford Steam Boiler Company**. In addition, optional [legal defense cost and liability coverage](#) is available as part of the program to protect businesses from lawsuits filed by consumers upset about a data breach when their private information is exposed.



What is your Internet Privacy/Security Risk

Take this quiz to determine your level of risk.

- ☐ 1. Are you involved in any of the following industries:
 - Habitation
 - Non Profit
 - Healthcare
 - Retailers
- ☐ 2. Do you provide services to your clients on your website?
- ☐ 3. Do you collect, receive, transmit, scan or store confidential customer information (e.g. social security number, driver's license number, bank account number credit/debit card number, etc.)?
- ☐ 4. Do you need to develop/update procedures to comply with privacy legislation (such as the Health Insurance Portability and Accountability Act – HIPAA, The Gramm-Leach-Bliley Act or other applicable legislation) with respect to the protection of other confidential information?
- ☐ 5. Do your employees use laptops, cell phones or PDAs?
- ☐ 6. Do you store sensitive data on web servers?
- ☐ 7. Do you manage the content of your website and/or host the infrastructure yourself instead of using a third party?
- ☐ 8. Are you lacking a computer security breach Incident Response Plan (IRP)?



2 or less answered yes:

Your risk is low. However, Cyber Liability coverage is worth considering.

3 to 4 answered yes:

Your risk is great and obtaining Cyber Liability should be a priority.

5 or more answered yes:

Your risk is significant! Without proper coverage afforded by Cyber Liability, the financial well being of your company is at risk!

Check out our Cyber blog at www.kapnick.com - click on "*Kapnick Blog*" and then look for *Cyber Liability Insurance* under Categories.



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People helping people...it's what we do best