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### Small Business Statistics \*

- 64% of data breaches investigated in 2010 were from organizations with fewer than 100 employees
- 95% of all credit card breaches are against small businesses
- 52% of small business owners reported they have no data security policy

\* Verizon Risk Team, US Secret Service and Dutch High Tech Team, 2011

<p><b>Data Breach Defined</b></p>	<p>Loss, theft, accidental release or accidental publication of Personally Identifiable Information (PII) including:</p> <ul style="list-style-type: none"> <li>• Social security number</li> <li>• Bank account number</li> <li>• Credit or debit card numbers</li> <li>• Driver’s license number</li> <li>• Email address</li> <li>• Patient history and medications</li> </ul>
<p><b>How a Breach Can Occur</b></p>	<ul style="list-style-type: none"> <li>• Hacking</li> <li>• Theft or release due to unauthorized access (such as by former employees or vendors)</li> <li>• Stolen or lost paper and electronic files</li> <li>• Stolen or lost laptop, smartphone, tablet, or computer disks</li> <li>• Stolen credit card information</li> <li>• Employee error or oversight</li> </ul>
<p><b>Who Needs Data Breach Coverage</b></p>	<p>Any business, small or large, that handles or stores any private business, customer, patient or employee data is at risk. The following businesses are at a higher risk for a data breach because of the quantity and type of sensitive information they handle and store:</p> <ul style="list-style-type: none"> <li>• Healthcare practices</li> <li>• Law offices</li> <li>• Accounting offices</li> <li>• Retailers</li> <li>• Restaurants</li> <li>• Financial Services</li> </ul>
<p><b>How Data Breach Insurance Can Help</b></p>	<ul style="list-style-type: none"> <li>• Offers time-saving professional services to help quickly restore your business’ reputation, guide you in handling a breach and assistance with regulatory compliance</li> <li>• Covers response expenses, including mailing notification letters, credit monitoring services and public relations</li> <li>• Provides coverage for defense and liability expenses in the event you are sued because of a breach</li> </ul>
<p><b>INSURANCE COVERAGE DETAILS</b></p>	
<p><b>Response Expenses (1st Party)</b></p>	<p>Coverage includes:</p> <ul style="list-style-type: none"> <li>• Legal &amp; Forensic Services to assess whether a breach occurred and assistance with regulatory compliance if it is determined that a breach occurred (\$5,000 sub-limit applies)</li> <li>• Notification to impacted customers and employees and associated expenses such as letter preparation and mailing costs.</li> <li>• Crisis Management/Public Relations to inform your customers a breach has occurred and to help restore your business’ reputation</li> <li>• Good Faith Advertising Services to organize and create a media response (\$5,000 sub-limit applies)</li> <li>• Monitoring Services to pay for credit, fraud, public records or other monitoring alerts, if warranted</li> </ul>
<p><b>Defense and Liability Expenses (3rd Party)</b></p>	<ul style="list-style-type: none"> <li>• Coverage for civil awards, settlements and judgments that you’re legally obligated to pay</li> </ul>