

## Frequently Asked Questions

Our cyber product provides your business customers with the most comprehensive solutions in the industry to help offer appropriate response and assistance to those impacted by a data breach.

### WHAT IS A DATA BREACH?

A data breach is a security incident in which **sensitive, protected or confidential data is intentionally or unintentionally released to an untrusted environment.**

Lost data may involve personally identifiable information (PII), such as Social Security number, financial information such as credit card or bank details, and protected health information (PHI).

### WHY WOULD I WANT MY POLICYHOLDER TO CONTACT THE INCIDENT RESPONSE EXPERT?

The **Incident Response Expert** is ready to

- Assist with **crisis management, answering questions, and listening to any concerns** the policyholder might have.
- Provide **necessary documentation**
- Assist in **drafting breach notices**
- Provide **industry best practices** regarding the handling of a breach.

### WHAT DO CLIENTS DO WHEN THEY THINK THEY'VE HAD A BREACH?

- **At the first sign of a breach**, or when your policyholders have a breach related question or concern, they should call the Incident Response Expert at **855 538 4244**.
- The Incident Response Expert contacts the policyholder within one business day.
- Calling the hotline satisfies the policy's reporting obligation.
- No retention and outside the limits.

### WHAT IF AN EMPLOYEE OR POLICYHOLDER CALLS ME DIRECTLY FOR HELP?

Instruct the policyholder to call the Incident Response Expert at **855 538 4244**.

**A company laptop is missing, customers' payment records stolen, paper files are lost, online systems hacked...**

### THE FACTS\* ON DATA BREACHES

- Small business represents 43% of all cyber attacks
- 50% lost confidential or private data
- 40% experienced direct financial costs due to attacks
- Average cost of disruption was \$955,429

\*Symantec 2016 Internet Security Threat Report

### ABOUT CyberScout

Protecting more than 30 million Americans, CyberScout is a leader in identity management and identity theft remediation and resolution services to businesses and consumers on behalf of its 450 client institutions, as well as in comprehensive data breach preparedness (including incidence response plans), compliance, and notification and remediation services that are currently found in more than 150,000 businesses.

## Frequently Asked Questions (cont.)

## WHAT MAKES OUR DATA BREACH OFFERING UNIQUE?

- No sub-limits, what you see is what you get
- Flexible structure, shared or separate limits for first party and liability coverage
- Full Prior Acts and notification outside the limits options available
- Reputational Harm coverage, including loss of income and business impersonation notice
- Full limits for PCI Complain Violations, including coverage for fraud recovery and card reissuance costs
- Network Disruption covers both security outages and vendor error related outages

Our offering **includes proactive and post - breach services** to help minimize the occurrence of data breach and expert assistance if one occurs.

## HOW DOES THIS OFFERING HELP ME?

- Grow your businesses by attracting new customers and retaining existing ones
- Reinforce your role as trusted advisor with solutions to this emerging risk
- Minimize E & O exposure
- Additional commission for quoting online

## HOW CAN I BETTER UNDERSTAND THESE RISKS?

Visit the **Data Breach website** to learn more:

- Available at [www.GreatAmericanCyberSolution.BreachResponse.com](http://www.GreatAmericanCyberSolution.BreachResponse.com)
- Username: **Greatamericancyber1**
- Password: **Greatamericancyber1**
- After login, follow the prompts to self-register, where you will create your own, unique username and password

## CONSIDER THE FOLLOWING WHEN UNDERWRITING COVERAGE...

- Does the company collect and store sensitive information?
- What type of sensitive information do they store?
- How many records do they collect with PII involved?

This information is intended for agents only. If you are an insured, or potential insured, please disregard this information.

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## SERVICE OVERVIEW

## The Vedder Price Incident Response Experts will:

- Help determine the extent of the situation and next steps
- Work closely with the policyholder and the claims department to facilitate the process
- Assist policyholders in developing the required breach victim notifications and industry best practices to respond to a breach
- Work with your policyholders to organize their media response
- Provide expert case handling from first call to remediation with built-in identity theft resolution for all affected individuals

## What background does the Incident Response Expert have?

The Incident Response Expert has multidisciplinary backgrounds in:

**Data Security**  
**Computer Forensics**  
**Privacy Law**  
**Information Technology**  
**Business Administration**