

# Help protect your business in case of a data breach



Doing business comes with a certain amount of risk. And the related claims can be costly.

In any scenario, you can rely on The Hartford's cyber liability coverage policies. We'll help protect your business against a broad range of cyber risks.

## How to prevail even if there's a breach

Your company's online systems are hacked. Customers' credit/debit card information is compromised. And suddenly, you have a lot of explaining to do:

*How many customers were affected?  
How long was the breach? And what should you do next?*

Data breaches can happen to any business that collects or stores sensitive personal information. High tech businesses may be most at risk, but even a retail business keeps data that a thief can exploit.

In the aftermath, you could face significant financial exposures: Notification costs. Regulatory fees. Fines and penalties. Credit monitoring costs. The list goes on.

## IDentityTheft 911<sup>®</sup>

Protecting identities. Enhancing reputations.

**IDT911: Get the facts online.** IDT911's proprietary breach preparedness website provides:

**Theft prevention info.** Includes data protection tips, breach scenarios, articles and best practices.

**Your legal rights and responsibilities.** Keeps you up-to-date on consumer, regulatory and third-party requirements.

**Damage control tips.** Helps you establish procedures to minimize the impact of a data breach incident.

## Two great solutions from The Hartford

Fortunately, we offer two solutions that can save you a lot of anxiety, time and money:

- Standalone cyber insurance policies from The Hartford that can be tailored to your data privacy and network security insurance needs
- Data Breach Risk Management Services from Identity Theft 911 (IDT911), one of North America's leading data risk management companies

**Don't be the last to find out.** According to the 2013 Verizon Data Breach Investigations Report (DBIR), 66% of the breaches in the report took months (62%) or even years (4%) to discover.<sup>1</sup>

## Data breach coverage that's miles ahead of thieves

We can help protect your business from serious liabilities and risks to your data privacy and network security, including:

- Hackers
- Malicious software
- Rogue employees
- Hardware theft, and more

We can also help you protect your clients – a responsibility we know you take seriously. It's a matter of arming you with the right resources. To do that, we've partnered with IDT911, one of North America's leading data risk management companies. IDT911 provides pre- and post-breach services. (See the sidebar for a glimpse of all they offer.)

**Climbing cyber-crime costs.** According to The Ponemon Institute 2013 Global Cost of a Data Breach study, the cost of a data breach went up from \$130 to \$136 per lost record globally, but averaged \$188 for the U.S. The total cost per data breach in the U.S. was \$5.4 million, the highest cost of all 9 countries surveyed.<sup>2</sup>

## Depend on the best resources in the worst case scenario

After a breach, complying with any notification requirements can be daunting and time-consuming. You need to act quickly to help preserve your business's reputation.

IDT911 can help with a response plan that includes all of the following services, which are designed to help reduce your liability faster.

**Reality check.** A breach counseling professional will help you figure out if a breach happened and how any exposures can impact your business.

**Help with paperwork.** Notification letters that comply with regulatory requirements take time. IDT911 can help you stay up to speed.

**Damage control.** IDT911 also offers crisis management and public relations to help prevent a breach from damaging your business's reputation.

**Preventive measures.** Leave it to IDT911 to recommend remediation steps for future prevention. Credit monitoring, for instance.

**Documentation support.** With data theft, documentation is critical. IDT911 can help you document steps you took and any remediation services you provided in case you're sued and need to prove you took the right actions.

## Fight back with a free quote

Combat a future data breach by contacting your local Hartford agent for a free quote. And learn more about standalone cyber liability coverage from Hartford Financial Products, an underwriting unit of The Hartford.

## Prevail with The Hartford

For more than 200 years, The Hartford has focused on the needs of our business customers, giving them the solutions and confidence to prepare, protect and prevail. The Hartford is widely recognized for operational excellence, superior customer service and a history of keeping promises to our customers. Depend on us to help your business guard its data – and reputation.

<sup>1</sup> 2013 Verizon Data Breach Investigations Report

<sup>2</sup> The Ponemon Institute 2013 Cost of a Data Breach Study: Global Analysis, May 2013

The description herein is a summary only. It does not include all terms of the policies described. Please refer to the actual policies for complete details of coverage. In the event of a conflict, only the terms of an actual issued policy will prevail. Coverage is provided by the member companies of Hartford Financial Services Group, Inc. and may not be available to all insureds in all states. Hartford Financial Products is an underwriting unit of The Hartford. Possession of these materials by an entity does not mean such entity is an authorized agent of The Hartford. Identity Theft 911 is not an affiliate of The Hartford. The services provided by Identity Theft 911 are not substitutes for the services of your legal counsel. The Hartford disclaims all liability with respect to any of such services.