



In today's data-driven world where sensitive information is stored and transferred electronically, organizations of all sizes are vulnerable to costly and damaging liabilities from data security breaches that are occurring at an increasingly alarming rate. Taking a proactive approach with your insureds is the best way to protect them and their hard-earned, trustworthy reputation.

MISCONCEPTIONS REGARDING CYBER LIABILITY EXPOSURE

- Cyber breaches are mostly a result of foreign offshore sophisticated hackers.
 - False:** Any lost devices, viruses, or disgruntled employees could compromise your data integrity.
- Only large retail and the healthcare system are at risk of hacking.
 - False:** Small businesses are vulnerable and may not be as well equipped to handle. They regularly face in excess of \$200,000 in costs associated with a breach.
- All Cyber exposures are covered under general liability coverage.
 - False:** The increased risk today means less coverage with general liability policies.
- Using cloud storage service reduces risk and liability.
 - False:** Despite proactive efforts, cloud storage does not reduce cyber threats.
- The cost of a breach is limited to notification expenses and credit monitoring.
 - False:** Although 46 states require notification, there are legal costs and significant business disruption and reputational costs.

COVERAGE INCLUDES:

- Security and Privacy Liability
- Event Management
- Network Business Interruption
- Cyber Extortion
- Breach Response
- Forensic and Legal Assistance

TARGET CLASSES INCLUDES:

- Financial institutions
- Healthcare
- Higher Education
- Lawyers
- Data Security
- Retail
- Network Providers



HIGHLIGHTS

- A.M. Best A+ Superior Rating
- Experienced Cyber Liability Team
- Access to Top-Rated Carriers
- Responsive Service and Support

GOING BEYOND EXPECTATIONS

Breckenridge Insurance Services is not just another wholesaler. We are a specialty intermediary with the ability and expertise to get the deal done with a range of top-rated carriers. Consider us an extension of your marketing department. We look forward to the opportunity to work with you.