



# Cyber Crime

Cyber crimes are more common than you think.

Last year more than half of all small businesses in the U.S. had a security breach, according to a study by the Small Business Technology Institute.

Mutual Benefit Group offers two coverages to protect your business from cyber crimes:

## Data Compromise Coverage

Your reputation is at stake.

When the personal data your employees, clients or customers trust you to protect is lost or stolen, they are at real risk of identity theft and fraud. And you risk losing their business if you don't respond quickly.

Now you can get top professional help and insurance coverage for the critical steps necessary to protect your customers, your reputation, and your business when a data breach occurs.

### Data Compromise coverage, terms, and conditions

**FIRST-PARTY RESPONSE & NOTIFICATION COVERAGE:** \$50,000 default limit; other limit options available.

Expense payments related to responding to a personal data compromise including the notifications of affected individuals and for providing of support services to affected individuals. Costs also include:

- Forensic IT Review Coverage to provide payment for an outside IT forensic firm to review the nature and extent of the personal data compromise: Sublimit of \$5,000.

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## CyberOne™ Coverage

Cyber risk is a growing issue.

Virtually every business relies on data and computer systems. When these systems experience a virus or other computer attack, a business is at risk of losing critical operating information. System and data recovery can result in lost income, and can tally thousands in recovery costs.

### CyberOne™ coverage, terms, and conditions

**FIRST-PARTY COVERAGE:** \$50,000 default limit; a \$100,000 limit option is available with additional coverages.

First-party coverage is triggered by a "computer attack."

- An unauthorized person gaining access to your computer system.
- A malware attack.
- A denial of service attack.

In the event of a computer attack, CyberOne™ pays for:

- Data Restoration from electronic sources and systems restoration: \$50,000 default limit; a \$100,000 limit option is available with additional coverages.

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Data Compromise and CyberOne™ coverages include access to an online resource for training, best practices, and other risk management tools.

## Data Compromise Coverage (continued)

- Legal Review Coverage to provide payment for outside legal counsel to review the legal notification obligations, with a sublimit applying: Sublimit of \$5,000.
- PR Services to provide payment for a professional public relations firm to review and respond to the impact of the personal data compromise: Sublimit of \$5,000.

**THIRD-PARTY COVERAGE:** \$50,000 default limit; other limit options available. Third-party limit must match the first-party limit. Third-party coverage only available when combined with first-party coverage.

A third-party coverage to protect you from lawsuits filed by affected individuals upset about the data breach when their private information is exposed. Provides for defense and settlement. Defense is provided within the coverage limit.



## CyberOne™ Coverage (continued)

- Data Re-creation from non-electronic sources; optional, \$5,000 (only available at the higher \$100,000 limit option for first-party coverage).
- Business Income: optional, \$10,000 (only available at the higher \$100,000 limit option for first-party coverage).
- Public Relations: optional, \$5,000 (only available at the higher \$100,000 limit option for first-party coverage).

**THIRD-PARTY COVERAGE:** \$50,000 default limit; a \$100,000 limit is available as an option and includes additional coverages.

Third-party coverage is triggered by a “network security liability suit”—a civil proceeding, an alternative dispute resolution proceeding, or a written demand for money alleging that a negligent failure of your computer security allowed one of the following to occur:

- An unintended propagation of malware.
- A denial of service attack in which you unintentionally participated.
- A breach of third-party business data (optional; only available under the \$100,000 third-party limit option).

In the event of a network security liability suit, CyberOne™ covers costs of defense, settlement, and judgment. Defense is provided within the coverage limit.

Mutual Benefit Group markets a complete line of personal and business insurance coverage through 250 independent insurance agents in Pennsylvania and Maryland. Headquartered in Huntingdon, Pennsylvania, Mutual Benefit Group and its member companies, Mutual Benefit Insurance Company and Select Risk Insurance Company, have been insuring autos, homes, and businesses for over 100 years. Since 1908, thousands of policyholders have counted on our financial strength and responsive claim service to build and protect their economic well-being.

**To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company's Web site at [www.mutualbenefitgroup.com](http://www.mutualbenefitgroup.com).**