



If your data is compromised, can you recover?

Compromising can be good. Except for sensitive customer data.

Cyber crime takes a bite out of everybody. Cyber crime, in particular sensitive data theft, is skyrocketing. Data breaches, along with ensuing identity theft, impact all types of businesses and their customers, particularly now as hackers and malicious programs become more sophisticated. What's more, consumers are increasingly sensitive about how their personal data is handled, putting even more financial pressures on businesses.

New regulations have been put into place to protect the victims of identity theft. That's good news for consumers, but tough on businesses.

Notifications and credit monitoring can cost up to \$15 per customer affected.

How easily will your business recover from a data breach involving thousands of customers?

Introducing Data Breach Coverage from The Hanover.

Dealing effectively with data compromise requires a specialist who can help you control the costs through prevention as well as with comprehensive insurance protection. That's why The Hanover, one of the nation's top 30 property and casualty insurance companies, has partnered with Identity Theft 911, a leader in the identity management industry, to provide you with our latest innovative offering, **Identity Theft 911[®] Data Breach Coverage.** It combines comprehensive protection against unknown cyber risks with effective breach consulting and response services, giving you the expert support you need to help prepare for a breach, manage the crisis, and control the damage. Best of all, it's affordable.

Identity Theft 911[®]

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Hanover's Partnership with Identity Theft 911.

Identity Theft 911's top-notch identity resolution specialists have up to 25 years of fraud experience with law enforcement agencies, major financial institutions, credit reporting bureaus and retailers. Each expert:

- Has successfully completed Fair Credit Reporting Act (FCRA) certification, covering federal requirements and compliance responsibilities for consumer credit reporting
- Holds membership in the International Association of Financial Crimes Investigators (IAFCI), an organization of public and private industry professionals who work together to prevent fraud and identity theft worldwide
- Is a member of the Association of Certified Fraud Examiners (ACFE), the world's premier provider of anti-fraud training and education

Comprehensive Insurance Protection

Hanover's Data Breach Coverage provides coverage for certain expenses typically incurred by businesses that suffer a data breach. The following costs are covered up to the policy limit:

- Expenses to notify persons whose data has been compromised
- Costs to assess the severity and source of the data breach
- Costs of monitoring services provided to victims of data loss
- Cost for legal advice on how to respond to the breach*
- Public relations expenses to restore your customers' confidence
- Money extorted from you by means of a threat to attack your systems and cause a data breach
- Reimbursement of rewards you pay for information leading to the arrest and conviction of persons who commit illegal acts related to a covered data breach
- All these benefits apply to the loss of your customer's personal data from a laptop or PDA regardless of where it is when lost
- Because many businesses outsource the management of their data, the notification cost coverage applies not just to breaches of data under your control, but also to data you have entrusted to a third party

Valuable Professional Services

In the event of a breach, **Data Breach Coverage** gives you access to premium quality data breach consulting services provided by Identity Theft 911, including:

- Guidance regarding how to comply with various breach related state notification requirements
- Providing sample notification letters and reviewing letters you draft to make sure they include all necessary information
- Advice to help manage negative publicity and quickly deliver appropriate press releases to the media
- Access to an exclusive password-protected website where you can access valuable resources for data breach preparation and resolution

Data Breach Coverage offers services through Identity Theft 911 to your customers, clients, members, or patients whose data has been compromised, including:

- A toll-free help line to answer questions about the breach
- Assistance in placing fraud alerts with the major credit bureaus
- Identity Theft Restoration Case Management

Fraud Alert and Case Management services are provided to your managers, employees, and their family members. Services are provided if their personal data is compromised due to the loss or theft of credit cards or debits cards, or the loss or theft of a wallet or purse containing them.



Don't wait for cyber crime.

Contact Jackson, Dieken & Associates so we can help you with your unique situation.

Jackson, Dieken & Associates
27893 Clemens Road
Westlake, OH 44145
440-250-6873
www.jacksonsdieken.com



**This does not include response to claims or suits against you.*

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