

ABA Insurance Services offers comprehensive EPLI and cyber programs suitable for small businesses and nonprofit organizations, like yours.

When a data breach occurs, you need to move quickly to minimize damage.

A lost laptop, your network hacked or your online banking credentials stolen—all are cyber incidents that could result in a financial loss and disruption to your business as you try to repair the damage. Because they lack security resources, small businesses are more likely to experience a cyber loss than large companies. It is critical to have a policy that covers many types of cybercrimes.

Cyber Liability Insurance protects businesses from computer, network and Internet based risks. A business that uses the Internet or email, accepts credit cards, or uses a system network needs cyber insurance.

COMPREHENSIVE COVERAGE

ABA Insurance Services is a program manager with deep experience in Cyber Insurance, offering highly specialized coverage benefits to businesses like yours including:



- ✦ Deductibles as low as \$1,000
- ✦ First and Third Party Coverage (i.e. customers, vendors) including crime and fraudulent funds transfer
- ✦ Social engineering (aka business impersonation) coverage optional
- ✦ Multimedia Liability covers both electronic and non-electronic channels
- ✦ Network (Business) Interruption covers vendor errors as well as malicious attacks
- ✦ Covers both company and employee-owned devices

MORE THAN JUST A POLICY

ABA Insurance Services' Cyber Insurance includes incident response services and CyberScout access.

INCIDENT RESPONSE SERVICES | A Vedder Price attorney will coordinate the incident response. Vedder Price's services are free of charge and do not impact your policy limits nor are they subject to a deductible. Vedder Price incident response experts will assist in determining the extent of the situation and work closely with the insured to resolve outstanding issues. The Vedder Price incident response expert will work with the claims adjuster and oversee other third-party services that may be covered by the policy, including:

- ✦ Forensic investigations
- ✦ Law enforcement communications
- ✦ Media communications
- ✦ Breach victim notifications
- ✦ Breach victim credit monitoring and identity theft services

CYBERSCOUT | Insureds get access to CyberScout, a "Breach Preparedness" website with valuable tools including:

- ✦ **Educational Resources** such as data protection tips, breach scenarios, articles and best practices
- ✦ **Incidence Response Plan Templates** to help establish procedures for handling a breach
- ✦ **Notification Laws and Regulations Information** regarding consumer, regulatory and third party requirements.
- ✦ **Risk Calculators** like RiskCompass™, which estimates the amount of insurance needed to respond to a data breach.
- ✦ **Cyber News** on the latest scams and fraud technology

Additional information is available at abais.com/cyber-insurance

For a quote or more details, please contact your insurance agent.