



an AssuredPartners Company

Risk Alert-CYBER

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Can a Cyber Attack happen to you?

Cyber attacks happen to both small and large businesses. 49% of businesses fell victim to some sort of Cyber attack in 2016. Below is a list of some that occurred in 2016.

- *Wendy's - Breach that compromised customer payment information*
- *US Department of Homeland Security/FBI - Hacker released online the names and contact info of 29,000 Department of Homeland Security & FBI employees*
- *LinkedIn - 117 million users email and passwords were exposed*
- *Hyatt Hotels - Malware on payment processing systems collected payment information specific to credit card information*

Costs involved if your business is victim to a Cyber Attack

- *Expenses to notify affected parties*
- *Business income and extra expense*
- *Extortion payments*
- *Public relations/Crisis management expenses*
- *Cost to defend claims*

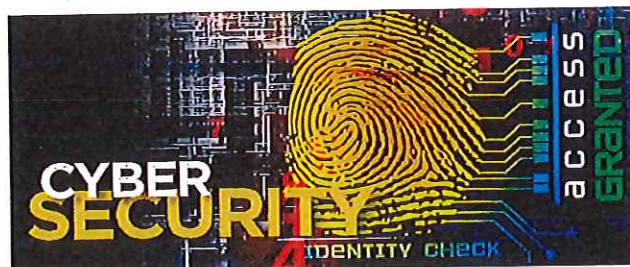
Are you willing and able to pay these expenses or would an insurance policy benefit you?

Are you covered?

Unless you have a Cyber policy, you probably do not have insurance protection for a Cyber attack. Most General liability, property and Professional liability policies exclude cyber risks.

Some things you can do to mitigate the chance of a cyber attack:

- *Never use the same password and do not trust websites to store them securely*
- *Secure your browser*
- *Secure your router and data - set a strong admin password*
- *Backups should be encrypted and stored off-site in case of fire or burglary*
- *Purchase an insurance policy*



Insurance for Cyber Risk

You have a passion for keeping sensitive data secure. We have a passion for helping you do just that. Contact your independent agent or broker to learn how Liberty Mutual Insurance can help your school thrive, securely and safely. **Protect your passion.**



By the Numbers

Data breaches affect schools of all sizes —

3rd

Rank in top ten sub-sectors targeted for data breach¹

\$220

Cost per record for data breach²

54%

Increase in breaches from 2014-2015³

1. 2016 Symantec Internet Security Threat Report

2. 2016 Cost of Data Breach Study: United States

3. Verizon 2016 Data Breach Investigations Report & Verizon 2015 Data Breach Investigations Report

As an education professional, you may have learned the hard way that computer security and data breaches are not just a risk for giant multinational companies. Online malware (Trojans, worms, and viruses), spam, and phishing may present a disastrous breach of your security. Also, lost or stolen equipment can mean the exposure of student information at a cost from which you may never fully recover.

Because we understand the risks associated with electronic devices and online data, Liberty Mutual offers data breach and cyber insurance that provides a critical layer of protection for you and your school. Contact your independent agent or broker to learn more about this critical protection that may be missing from your current coverage.

Comprehensive Coverage Protects Your School

We cover expenses resulting from a personal data breach at your school, including costs to:

- Notify affected individuals that their personally identifiable information has been compromised
- Contract with computer forensic experts to determine the existence, origin, and extent of a privacy breach
- Retain a public relations or crisis management firm to control potential adverse media and reputational attention
- Provide identity theft restoration services for individuals whose identity may have been misappropriated
- Cover fines and penalties (where insurable by law) when levied against the insured by a government entity or the Payment Card Industry (PCI) due to breach of privacy regulation

Should your school experience a computer attack or data breach, including online malware, denial of service, or an unauthorized person gaining access to your computer system, we cover the costs to:

- Restore or recreate your data and/or systems damaged, lost or corrupted by a computer attack
- Replace lost business income
- Resolve an extortion or ransom demand from someone threatening your computer network, including costs to hire a negotiator



Liberty Mutual.
INSURANCE



You're passionate about your business. Liberty Mutual Insurance is passionate about protecting it. We rank on the Fortune 100 list of largest corporations in the United States (based on annual revenue). As a leading property and casualty insurer, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet your business's specific needs, regardless of size and location. Visit libertymutualgroup.com/business, or contact your independent agent or broker.

We protect your school against legal action by an affected individual or organization, including expenses resulting from:

- Investigation, defense, and appeal of actions
- Damages, judgments, or settlements to affected individuals for breach of personal information or to organizations for breach of sensitive or confidential business information
- Defense costs added to that part of any judgment paid by us when such defense costs are awarded by law or court order

To learn more about data breach and cyber insurance from Liberty Mutual, contact your local independent agent or broker today.



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