



# GRANGE COMMERCIAL CYBER COVERAGE



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# BUSINESS DATA BREACHES. IT'S NOT ABOUT IF, BUT WHEN.

Most businesses don't have a breach response plan. Learn the risks of not being covered.

## Is my business vulnerable?

Businesses of all sizes have experienced data breaches in many ways, including:

 **200k**

files of police officers, prisoners and informants exposed on a standard, non-secure server.\*

 **30k**

credit card numbers stolen after an online merchant's website is hacked.\*

 **2**

tapes of backup data were lost after they fell off a third-party truck.\*



 **20**

years of personal client information blown away after a twister hit.\*

**60% of small businesses will close within six months of an event.<sup>1</sup>**

## Why Cyber Coverage?

The average cost for each lost or stolen record in a business data breach jumped to \$154 in 2015.<sup>2</sup> It's not just hackers who threaten businesses. A single mistake with online files or a disgruntled employee leaking customer information can damage a business' reputation and even force the business to close if it isn't financially protected.

Business owners must take steps now to protect their data and their clients' data. Grange Insurance can help with our Cyber coverage.



Grange has partnered with CyberScout™ to provide businesses with proactive, comprehensive Cyber protection and remediation services that help defend business owners, employees and customers from inadvertent data exposures and identity theft.

CyberScout protects more than 770,000 businesses in North America alone, tracking relevant breach laws and regulations in each state. As industry experts, CyberScout has the resources available to provide business owners with the information they need to keep their online information secure and work to prevent online security threats.

<sup>1</sup> U.S. House Small Business Subcommittee on Health and Technology

<sup>2</sup> IBM and Ponemon Institute, 2015 Cost of a Data Breach Study: Global Analysis

<sup>3</sup> 2016 Verizon Data Breach Investigations Report

<sup>4</sup> The Cyber Resilient Organization: Learning to Thrive Against Threats

\*These real scenarios were covered by CyberScout

# Cyber Coverage Benefits

Cyber coverage is included on all eligible Business Owner Policies (BOP) and Commercial Package Policies (CPP). Grange + CyberScout can help businesses protect themselves from security threats but can also assist if the worst happens.

## Product Highlights

Grange Commercial Cyber Coverage can be tailored to your unique needs:

- Coverage Limits of \$25K up to \$1.0M
- Optional Business Interruption Coverage
- 1st and 3rd-party Coverage automatically included
- Extortion Coverage
- Regulatory + PCI Fines
- Data Replacement Expenses
- Paper Records

## Education

CyberScout's breach response website gives business owners the tips and resources they need to start securing their online data, including:

- Incident response and information security plan templates
- Education resources on risk awareness and reduction
- Notification laws and regulations
- And more

## Support

If there is a data breach, CyberScout and Grange will work together to:

- Develop breach victim notifications and a response plan
- Organize a media response
- Financially support the business

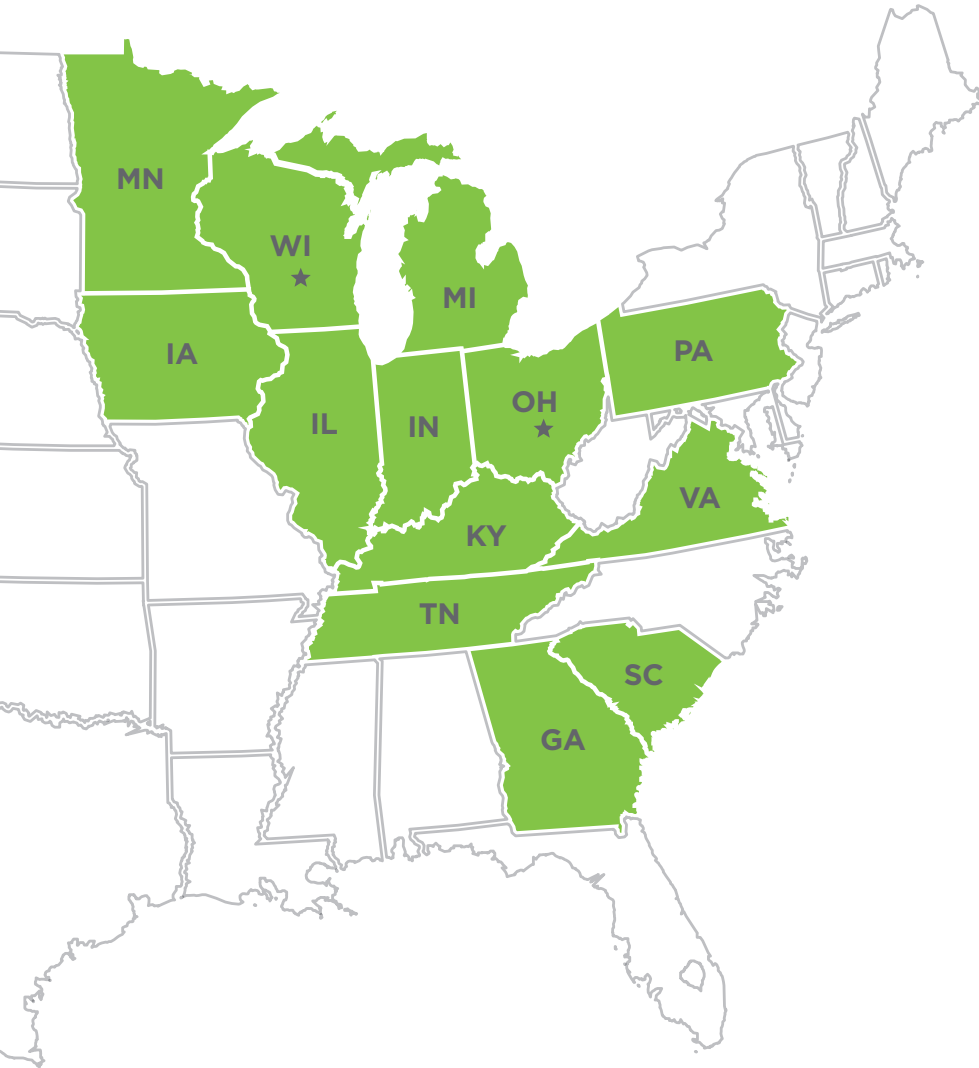
[Learn more at grangeinsurance.com/cyber](https://grangeinsurance.com/cyber)

**In 93% of cases, hackers can compromise an organization in minutes.<sup>3</sup>**

**75% of cyber attacks are random.<sup>4</sup>**

Grange's Cyber coverage can help businesses of any size.  
Don't be caught without cyber coverage.

[To learn more, go to grangeinsurance.com/cyber](https://grangeinsurance.com/cyber)



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