



It's Simple. It's Innovation



NO ONE IS SAFE FROM IDENTITY THEFT SCAMMERS DON'T LET YOUR INSUREDS GO WITHOUT CYBERLIABILITY/DATABREACH COVERAGE

DID YOU KNOW THAT:

85% of all data breaches come from small businesses.

Common reasons personal information is breached includes criminal hacking, lost/stolen laptops, computers or paper reports and negligent or malicious employee activity.

It is illegal for business owners to not report and not send notifications to those when information is breached.

WHY YOUR INSUREDS NEED THIS COVERAGE:

47 states and Federal Government have enacted legislation on protecting personal information.

Businesses that experience a breach are subject to expenses to comply with each states law, not to mention lawsuits and regulatory action.

In addition, the average cost per record to a business is \$194.

Claims that arise from your website are most likely not covered by General Liability Policy.

The Federal Trade Commission estimates that the average time spent resolving a single identity theft record is 400 hours.

Most businesses cannot properly manage their business while resolving an identity theft.

COVERAGE FEATURES:

Databreach and Security Breach Liability Coverage

Covers lawsuits as well as Defense Regulatory proceedings and fines and penalties.

Databreach Expense Coverage

Includes breach management services by ID Experts and pays on behalf of the insured for notification, forensics, public relations, credit monitoring for victims, website links and customer relationship management systems for individuals affected by breach.

Cyber Extortion Threat Expense

Covers extortion payments, expense to hire negotiators and rewards to catch extorters.

Website Liability Coverage

For claims of libel, slander, right of privacy, and intellectual property arising from website activity, including social media activity.

Identity Theft Coverage

For business owners, partners and board members including resolution services by ID Experts.

Need a Quick Way to get Indications?

Provide the Following Information:

Address, Industry Revenue, are non-employee personal information stored? If yes, how many records and do over 10% of these records contain medical and/or financial account information?

Premiums Starting At \$925

Contact Us Today!

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