



## Cyber Risk Management & Insurance Overview

### Contents

1. **Prevent** - Essential Risk Management [ 1 ]
2. **Protect** - Cyber Insurance Coverage [ 3 ]
3. **Respond** - Incident Response On-Demand [ 4 ]

BIZLock® is the nation's premier cyber insurance and risk management suite empowering small businesses to better **prevent, protect against and respond** to cybercrime. The program is aimed at addressing what most small businesses need, which is an affordable solution that delivers essential risk management tools to mitigate exposures, 24/7 access to experts to respond to incidents and the financial protection provided by the industry's largest insurer of cyber insurance - AIG.

### Prevent - Essential Risk Management

Small businesses face an array of cyber security challenges daily. Every BIZLock program includes important risk management tools tailored for small businesses. Best practices, compliance and contractual obligations require prevention practices to help address and mitigate cyber risks. With BIZLock, depending on the limit of insurance you secure, you can take advantage of the following benefits:

#### 24/7 Tech Support Hotline

Tech support for your office is just a phone call away! Remote support allows users to get technical problems resolved immediately and affordably. Support is provided for more than just computers. Technicians are available 24 hours a day, 7 days a week to help resolve the following types of issues:

- Diagnostics
- Basic Network Setup & Support
- PC & Mac Maintenance & Optimization
- Virus & Spyware Removal
- Data Backup Assistance
- Operating System Issues
- Software Setup & Troubleshoot
- Printers & Scanners Support
- Internet & Email Issues
- WiFi & Router Setup
- & More!

## Keystroke Encryption Software

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Keystroke Encryption Software helps protect your identity and sensitive business activities by encrypting your computer keystrokes and hiding them from hackers, malware and keylogger's intent on stealing your sensitive credentials while using the internet.

## Human Resources Module

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Every BIZLock program includes unlimited access to education and training that focuses on cyber security, privacy and identity theft. Applicants, employees and managers each have separate levels of modules. **BIZLock Pro** includes pre-employment screening and behavioral assessments.



## Risk Assessments / Written Policies / Templates / Incident Response Plan

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To support information security efforts, we provide our guides, templates and self-assessments for your unlimited use. We understand that information security is complex and that some companies are just beginning their information security efforts, while others are more mature. That's why we provide our self-assessment protocols in four distinct levels, Beginner I/ II, Intermediate and Advanced. Because not all businesses have the same exposures or experience, our protocols are designed to add value and meet your specific level of need.

*"We built BIZLock to deliver the peace of mind, resources and insurance protection you need to reinforce your prudence and to help ensure you survive a cyber incident."*  
–Tom Widman, Founder, CEO

## Cyber Edge Risk Tool

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Certain BIZLock programs with higher limits include access to the Cyber Edge Risk Tool providing access to advanced information security and compliance education and discounts on Risk Analytics' AutoShun® crime fighting technology.

## E-Risk Hub

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Sponsored by AIG, the E-Risk Hub provides advanced risk management tools, policies, procedures, risk assessments and more...

## Protect - Cyber Insurance Coverage

Does your small business collect, use and/or disclose personal information? Do you operate a website? If so, it is entirely appropriate to have insurance to defend and cover the specialty cyber, privacy and information related liability exposures that exist. When it comes to data risks, our primary message is *“Do your best, and insure the rest”*. We understand that protecting computers and information against loss or theft is difficult. Because data risks will always remain, no matter how diligent your defenses, insurance presents a cost effective vehicle to transfer risk. We believe that cyber liability insurance is a fundamental need of every business, especially in today’s risk environment.

### Cyber Liability Insurance

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Coverage is provided for any failure to protect private information in the care, custody or control of the insured, its information holder, or for which the insured is legally responsible, including costs/forensic costs to investigate. Private information includes personal and non-public business information (e.g. trade secrets). Information can be paper, electronic, unencrypted, mobile, in the cloud or with contractors.

### Regulatory Fines & Penalties

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Coverage is provided for defending against regulatory actions and resulting fines and penalties arising from a covered privacy event.

### Cyber Extortion / Ransomware

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Coverage for costs to end, terminate or investigate cyber extortion threats.



### Media Liability

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Coverage for wrongful acts (an act, error, omission, negligent supervision, misstatement or misleading statement by an insured) in connection with material on an internet site owned by the insured or related social media.

### Incident Response / Event Management / Mitigation Expenses

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Coverage is provided for law firm/breach coach, PR firm, forensics, consumer notifications and remedies including education, assistance, insurance and credit file or identity monitoring. Mitigation expenses are provided up to 50% of the liability limit.

## Payment Card Industry (PCI)

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Coverage for PCI-DSS assessment from payment card association members as a result of an organization's failure to comply with PCI-DSS. Limits provided up to \$250,000.

## eNetwork Interruption / Data Reconstruction

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Separate breach expense coverage is provided for e-business network interruption and reconstruction of data. (Separate Limits)

## Business Identity Fraud Insurance & Monitoring

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Provides expense reimbursement to protect against the abuse and fraudulent use of sensitive Business Identity Information or BII. (Available with BIZLock Pro)

## Employee Personal Identity Protection

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Automatic identity protection includes VRS Elite Unlimited fraud victim resolution services, risk management education, and discounts on upgrades, all combined with \$15,000 identity insurance. No enrollment necessary. VRS Hotline: 1-844-432-LOCK (1-844-432-5625)

## Respond - Incident Response On-Demand™

Having an elite team of experts available via our **Incident Response On-Demand™** is indispensable when faced with a data catastrophe or cyber event. Whether the business has 5 customers or 5 million, our capabilities to respond to a data breach are seasoned and flexible. Our team of experts will seek to assess and contain the loss, preserve evidence, and support continuity of the business. Experienced in data forensics, investigators have the ability to support law enforcement and pursue independent investigations, while our notification, victim assistance and identity protection monitoring programs can be activated nationwide within 24-hours.

