



## Aon CyberBusinessPro<sup>SM</sup>

# Are you prepared if your clients' confidential information is compromised?

### The travel industry is not immune to privacy data breaches

As a travel agent or tour operator, your clients trust you with confidential information. That makes you a target for a cyber-criminal. Getting their hands on your clients' credit card information, itineraries, visas, and passports is like hitting the jackpot.

And not all data breaches are caused by computer hackers—claims can be the result of stolen equipment, negligence on your part or that of your employees or independent contractors, and IT failures. With travel professionals often on-the-go and storing client data on mobile devices like tablets, smartphones and laptops, it is critical to put sufficient protection in place.

### Introducing an affordable solution: Aon CyberBusinessPro

Aon CyberBusinessPro, in connection with Identity Fraud, Inc., has arranged access to a comprehensive solution that focuses on prevention, protection, and response. The product offers three important areas of protection: risk management tools to help mitigate losses, cyber liability coverage to help protect you from litigation, and remediation benefits to help you respond to an incident.

### Privacy data breaches reported at travel firms<sup>1</sup>

- A laptop containing names, addresses, dates of birth and passport numbers for 33,000 customers belonging to a New York travel agency was stolen at the San Francisco International Airport.
- Desktop computers containing 300,000 customer names, addresses, email addresses and credit card information were stolen from a Las Vegas, NV, tour operator's office.
- A hacker breached the security system of an international travel business located in Trevoze, PA, stealing 95,000 customer files containing personal and travel information.
- An unauthorized party accessed a Wilmington, MA, cruise agency's booking system by using the log-in credentials of an authorized user to steal customer card numbers.

### Did you know?

- The average cost for a privacy data breach is \$217 per compromised record<sup>2</sup>
- 47% of privacy breaches are due to criminal activity, 25% employee error, and 28% system errors<sup>2</sup>
- Cloud services are not immune to security risks and bear no responsibility for stolen data<sup>3</sup>

**"For small organizations, the economic impact of a data breach can be enormous, especially when the incident diminishes customer trust, brand and reputation."**

*Dr. Larry Ponemon, The Ponemon Institute*

*(Over, please.)*

## Prevention – Risk Management Resources with Breach Protection

Aon CyberBusinessPro helps you prevent a privacy data breach by providing you with resources to act proactively, allowing you to put systems and procedures into place to help reduce your exposures. The program includes a Human Resources Module, Information Security Module with important policies, and a Technology Module having proactive risk mitigation tools—all combined with breach expense protection. Help reduce your risks with the mobile security app, computer vulnerability scans, risk self-assessments and more.

## Protection – Data Risk Liability and Defense Coverage

If a privacy data breach results in allegations of negligence and litigation, Aon CyberBusinessPro offers cyber liability insurance protection, including coverage for claims expenses and defense costs, loss/theft of personal and/or business data, regulatory fines and penalties, failure to disclose/notify per breach notification laws, cyber extortion, PCI fines, media liability and more.

## Response – Breach Services and Remedies with Incident Response On-Demand<sup>TM</sup>

Nearly all states in the U.S. have enacted legislation requiring the notification of individuals affected by a privacy data breach. To assist with remediation, Aon CyberBusinessPro includes 24/7 Incident Response On-Demand that provides access to important resources and remedies. When combined with other insurance coverage intended for forensic expenses, notifications, legal fees, credit monitoring and more, your peace of mind is supported while your breach risks are mitigated.

## Program Highlights and Rates\*

Program Highlights	Aon Cyber 250	Aon Cyber 500	Aon Cyber 1000
Risk Management Resources with Breach Protection**	Silver Level Risk Mitigation with breach protection up to \$125,000 (\$1,000 Retention)	Gold Level Risk Mitigation with breach protection up to \$250,000 (\$1,000 Retention)	Platinum Level Risk Mitigation with breach protection up to \$500,000 (\$1,000 Retention)
Data Risk Liability Insurance and Defense Coverage	up to \$250,000 (\$1,000 Retention)	up to \$500,000 (\$1,000 Retention)	up to \$1,000,000 (\$1,000 Retention)
Incident Response On-Demand <sup>TM</sup>	✓	✓	✓

Gross Sales	Annual Rates		
	Aon Cyber 250	Aon Cyber 500	Aon Cyber 1000
Up to \$1,000,000	\$199	\$299	n/a
\$1,000,001 – \$2,500,000	\$309	\$399	\$599
\$2,500,001 – \$5,000,000	\$409	\$549	\$799
\$5,000,001 – \$7,500,000	\$649	\$749	\$1,199
\$7,500,001 – \$10,000,000***	\$899	\$1,099	\$1,499

\*Program is not available in NY.

\*\*Risk management resources and breach expense protection benefits vary depending on program risk mitigation level and as subject to the IFI Customer Agreement and IFI Breach Expense Protection Agreement that provides up to \$500,000 for separate limits for ebusiness network interruption and data reconstruction. Terms may vary by state.

\*\*\*For rates for annual gross sales in excess of \$10 million and/or 51 FTEs (including independent contractors), please call 1.877.256.6280.

**Help protect your business and avoid becoming another statistic.**

For rates and coverage information: [www.aoncybertravel.com](http://www.aoncybertravel.com) | 877.256.6280



Brought to you by:

**Aon Affinity Travel Practice**

<sup>1</sup> Privacy Rights Clearinghouse, Identity Theft & Data Breaches, 2015.

<sup>2</sup> 2015 Cost of Data Breach Study: Global Analysis, Ponemon Institute LLC, May 2015.

<sup>3</sup> Angeles, Sara, "8 Reasons to Fear Cloud Computing," *Business News Daily*, October 1, 2013.

Aon CyberBusinessPro<sup>SM</sup> is a service mark of Aon Corporation. Identity Fraud, Inc. is the exclusive administrator.

This document provides summary information only. Insurance coverage is subject to specific terms, limitations and exclusions, and may not be available in all states. Liability insurance is provided pursuant to your active membership in the Data Theft Risk Purchasing Group (RPG). Please note that there is a nominal fee of \$1.00 per term for the RPG that is allocated to the RPG by the program administrator, Identity Fraud, Inc., from the proceeds of your purchase. Affinity Insurance Services, Inc. is a licensed insurance producer in all states (TX 13695), (AR 100106022); operating in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency; and in NY, AIS Affinity Insurance Agency.