



## 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. For thieves, getting their hands on your clients' credit card information, itineraries, visas, and passports is extremely valuable.

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 BIZLock Insurance Services, 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 Trevose, 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 in the U.S. is \$242 per compromised record<sup>2</sup>
- 51% of privacy data breaches are due to criminal activity, 24% employee error, and 25% system errors<sup>2</sup>
- Cloud providers typically deploy security controls to protect their data environment, but organizations are responsible for protecting their own data in the cloud<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. Help reduce your risks with computer vulnerability scans, risk self-assessments and more.

## Protection – Cyber Liability and Defense Coverage

If a cyber incident or 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, business interruption, cyber extortion (e.g. ransomware), PCI fines, internet media liability and more.

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

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\*

Program Highlights	Aon Cyber 250	Aon Cyber 500	Aon Cyber 1000	Aon Cyber 2000
Risk Management Resources**	✓	✓	✓	✓
Cyber 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)	up to \$2,000,000 (\$2,500 Retention)
Incident Response On-Demand <sup>TM</sup>	✓	✓	✓	✓

\*Program is not available in NY.

\*\*Risk management resources vary depending on program limit option and as subject to the IFI Customer Agreement. Terms may vary by state.

\*\*\*For rates for annual gross sales in excess of \$10 million and/or 51 full-time employees, please call 1.877.256.6280.

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

It's quick and easy to apply. Purchase coverage online in minutes!

**[aoncybernta.com](http://aoncybernta.com)**

If you have any questions, please call **877.256.6280**



Brought to you by:



<sup>1</sup>Privacy Rights Clearinghouse, Data Breaches, 2017.

<sup>2</sup>2019 Cost of a Data Breach Report, IBM Security and Ponemon Institute.

<sup>3</sup>Rashid, Fahmida Y., "The dirty dozen: 12 cloud security threats," InfoWorld, March 11, 2016.

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