



Aon CyberBusinessProSM

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

Small business owners are not immune to privacy data breaches

As a business owner, your clients trust you with confidential information. For thieves, getting their hands on your clients' driver's license numbers, social security numbers, credit card numbers, passport numbers, medical history, bank account numbers, and tax documents 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 small business owners often taking work home 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 occur at all types of small businesses¹:

- Burglars stole a network server computer and hard drives from a small accounting firm in Greenfield, CA, that contained clients' personal information such as social security numbers, names, and addresses.
- The owner of a Mexican restaurant in Lakeway, TX reported that hackers used a computer virus to infiltrate his credit card records and steal over \$50,000 from customers.
- A bank in Miami, FL was forced to notify 72,000 customers that their confidential information, including account numbers and balances, were accessed by an unauthorized third party.
- A laptop containing names, addresses, and passport numbers for 33,000 customers belonging to a New York travel agency was stolen at the San Francisco International Airport.

Did you know?

- 43% of all data breaches target small businesses²
- The average cost for a privacy data breach in the U.S. is \$242 per compromised record³
- 70% of consumers would likely discontinue doing business with a company after disclosure of a privacy data breach⁴

"A data breach can result in enormous damage to a business that goes way beyond the financials. At stake is customer loyalty and brand reputation."

Kris Lovejoy, IBM Security Services Division⁵

(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-DemandTM

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 TM	✓	✓	✓	✓

*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 1.877.256.6296.

Help protect your business and avoid becoming a statistic.

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

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If you have any questions, please call **877.256.6296**



Brought to you by:



¹ Privacy Rights Clearinghouse, Data Breaches, 2019.

² 2019 Data Breach Investigations Report, Verizon.

³ 2019 Cost of a Data Breach Report, IBM Security and Ponemon Institute.

⁴ "Data Breaches and Customer Loyalty 2017", Gemalto., Business Wire, October 2, 2017.

⁵ "The Costs of Security Breaches Are Growing", Pinnacle Business Systems, May 14, 2018.

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