



**THE  
HARTFORD**

Small Commercial



# Protect your data against theft and guard your bottom line

A company laptop is missing. Customer payment records are stolen. Paper files are lost. And online systems are hacked. What happens next?

Any business that collects or stores sensitive personal information, electronically or in paper files, is at risk for a data breach. According to the 2013 Verizon Data Breach Investigations Report (DBIR), 31% of all data breaches investigated in 2012 occurred in organizations with fewer than 100 employees.<sup>1</sup>

**Counteract breaches with prevention.** The DBIR also revealed that most breaches investigated in 2012 were preventable. In fact, 78% of system attacks were rated as low on the VERIS difficulty

scale.<sup>2</sup> This means that with the right preparation and security measures, businesses can help reduce the chance of falling victim.

## Get proactive with your data breach coverage

With data breach coverage from The Hartford, you're getting more than insurance protection. You'll also have access to resources that can help reduce the likelihood of a data breach while helping to ensure you're prepared if one occurs. These services are available to you through our partnership with **IDentity Theft 911 (IDT911)**, one of North America's leading data risk management companies. Their proprietary breach preparedness website provides:

- **Educational information**, including data protection tips, breach scenarios, articles and best practices
- **Notification laws and regulations**, so you're up-to-date on consumer, regulatory and third-party requirements
- **Incidence response plan template** to help you establish procedures to minimize the impact of a data breach incident

### Data breach defined

The loss, theft, accidental release or accidental publication of Personally Identifiable Information (PII) including:

- Social Security number
- Driver's license number
- Bank account number
- Patient history and medications
- Credit or debit card numbers

continued



### Are you prepared?

There are 51 laws governing 50 jurisdictions in the United States that require impacted parties, credit bureaus and state and federal agencies are notified when a data breach occurs.

### Did you know?

In 66% of the cases in 2012, the breach wasn't discovered for months or even years (up from 56% in 2011). In 22% of cases, it took months to contain the breach.<sup>1</sup>



### Get fast, expert assistance when you need it

If a breach occurs, complying with any notification requirements will be a daunting and time-consuming task. In addition, you'll want to take immediate steps to help preserve your business's reputation. IDT911's experts can help. They'll work with you to quickly develop a response plan to help mitigate the impact of a breach by providing:

- **Breach counseling** to help determine if a breach has occurred and assess the severity of the incident
- **Notification assistance** to prepare notification letters that comply with regulatory requirements
- **Crisis management & public relations** to help handle a breach to help restore your business's reputation
- **Remediation services** to provide recommendations for impacted individuals like credit monitoring
- **Documentation support** to record steps taken and remediation services provided in the event you're sued and need to prove steps were taken to contain the breach

### Defend yourself against liability expenses<sup>3</sup>

The longer it takes to detect a breach, the longer sensitive personal data is exposed – and the longer it may take to contain the breach. This could mean increased liability to your business. And you could be sued by those whose sensitive information was exposed.

Defense & liability coverage helps pay for the cost of your defense and any civil awards, settlements or judgments you're legally obligated to pay. It's available with the purchase of data breach response services, but not as standalone coverage.

### Get a free quote today

Call your local Hartford representative for a free quote. It's one smart step in preparing and protecting your business.

<sup>1</sup> 2013 Verizon Data Breach Investigations Report.

<sup>2</sup> 2013 Verizon Data Breach Investigations Report. VERIS (Vocabulary for Event Recording and Incident Sharing) is a common language used for describing security incidents in a structured and repeatable manner.

<sup>3</sup> Defense & liability coverage not currently available in New York.

In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In WA, this insurance is written by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident and Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Sentinel Insurance Company, Ltd. and Hartford Insurance Company of the Midwest. In CA, this insurance is written by Sentinel Insurance Company, Ltd. (CA lic. #8701) and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155.