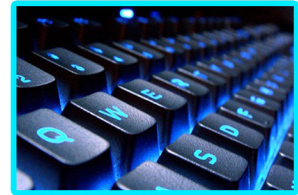
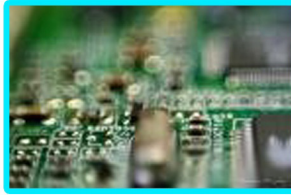


# Privacy/Data Breach Coverage from Denver Tech Insurance



While business owners may understand the dangers of an overseas hacker who infiltrates their network and steals credit card number, most believe that their IT systems are protected by passwords and firewalls and that a privacy breach is covered under their business insurance.

**How prepared are you for a data security breach?** Our cyber coverage partners have been insuring cyber security risks since 1997. Contact us today and learn more: **303-471-9424**

## What Every Business Needs to know:

- **You Really Need This Coverage.** If you own and maintain a website, an email domain or store employee or customer files, you have an exposure.
- **The top businesses for data breaches may surprise you.** Education, healthcare providers and financial services are all familiar culprits, but, retail stores and municipalities are high on the list as well.
- **The offender is usually an employee.** From passwords stuck to computer screens to lost laptops and smart phones, a large portion of security breaches are due to employee's actions.
- **Smaller business are more at risk than larger ones.** Cyber criminals know there will be less barriers to scale when hacking into smaller companies.
- **Your business can't afford not to have coverage.** Almost all 50 states have regulatory requirements that require you to notify all persons who have had their personal information compromised. The average cost of a security breach is \$201.00 per record.\*

\*2014 independent study by Ponemon Institute

**Contact Us for More Information About Privacy/  
Data Breach Coverage:**

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## Coverage Highlights

### First Party Expense for:

- Privacy Notification Expenses
- Crisis Management and PR Expense
- Non-Physical Business Interruption
- Cyber Terrorism
- Cyber Extortion
- Electronic Media Liability

### Third Party Liability Coverage:

- Network Security
- Privacy Liability
- Employer privacy Liability
- Electronic Media Liability
- Disclosure/Reputational/Access Injury

### Underwriting Factors:

- Business revenue
- Employee count
- Nature of the business
- Technical safeguards the company has in place for cyber events
- Overall privacy and security policies

