



Contact your agent, or visit  
[www.mutualofenumclaw.com/cyber](http://www.mutualofenumclaw.com/cyber)  
for more information.

**Mutual of Enumclaw's cyber liability and data breach coverage offers a package that can help keep your business protected in the event of a loss.**

What Mutual of Enumclaw offers:

#### **First-Party Privacy Breach Expense**

Pays your costs for notifications, monitoring, investigations and crisis management expenses.

#### **Third-Party Cyber Liability Coverage**

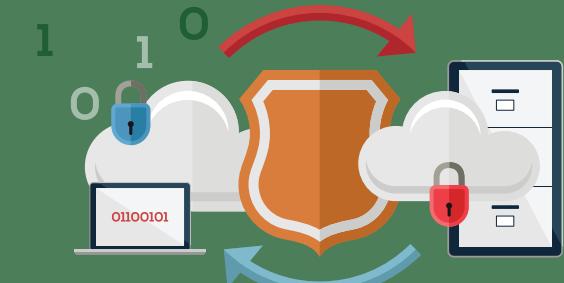
Pays your liability to others due to a data breach within your business.

#### **Regulatory Proceeding Claim Expense**

Pays fines and penalties assessed against you as a result of investigations into a potential data breach or violation of privacy laws.

#### **First-Party Business Interruption**

This coverage is optional and added for an additional premium. It pays your business income loss and extra expenses sustained during the reconstruction period due to a cyber or data breach liability loss.



# **Cyber Liability & Data Breach Coverage**

A useful guide to help protect your business.



Thoughtful is how we do things.

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1 \*Symantec 2010 Global SMB Information Survey & MOE FAQ doc 2 <https://blogs.mcafee.com/business/how-to-keep-your-business-safe-the-one-checklist-all-smbs-should-have/> 3 PricewaterhouseCoopers' survey, "Global State of Information Security." 4 <https://blogs.mcafee.com/business/how-to-keep-your-business-safe-the-one-checklist-all-smbs-should-have/>



# Your business is at risk.

**74%**

of small and mid-size businesses were targeted for cybercrime.<sup>1</sup>

**60%**

of small businesses will close within 6 months of being victimized by cybercrime.<sup>2</sup>

**48%**

increase in security breaches from 2013 & 2014.<sup>3</sup>

**29%**

of data breaches happen from a laptop being lost or stolen.<sup>4</sup>

Here are a few thoughtful ways you can prepare and protect your business from losing information, time, and money due to a criminal or accidental security breach.

## Safeguard your digital files



### Refrain from public Wi-Fi

Don't use unsecure wireless networks when accessing systems storing sensitive and confidential data.



### Limit portable tech

If it is necessary to use portable devices, make sure information is encrypted and password protected.



### Practice privacy

Require system users have unique usernames and passwords that change, at a minimum, on a quarterly basis.

## Protect your company



### Get informed

Perform an overall security assessment to pinpoint weaknesses.



### Train employees

Educate staff about how to follow security best practices and spot potential data exposures.



### Control access

Regulate physical access to computers, reduce the number of privileged accounts and record all logins and activities.



### Stay vigilant

Be attentive around network intrusions and keep antivirus software up to date.

## Cover it all



### Get insured

Manage your risk with our cyber liability and data breach policy that accounts for business interruption, forensic investigations, notification procedures and other post-breach costs.

## The two main areas of coverage:



### First-party coverage

Financial compensation is offered to help you address immediate customer and business needs.



### Third-party coverage

This provides protection in the event of a lawsuit brought by a customer or partner for a data breach that your business's actions or negligence allowed.

## Secure your office



### Lock up data

Keep all confidential information stored in a safe place.



### Get Organized

Only collect and keep data that is absolutely necessary.



### Start screening

Have all employees who can access sensitive information sign a confidentiality and security document.



### Establish a routine

Review data practices and security procedures at least once a year.