



## Aon CyberBusinessPro<sup>SM</sup>

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

### Financial services professionals are not immune to privacy data breaches

As a financial services professional, your clients trust you with confidential information. For criminals, getting their hands on your clients' fiscal records, investments, social security numbers and payment information 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 financial professionals 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 reported by financial services professionals<sup>1</sup>

- Hackers broke into the servers of an investment firm in Boston, MA, stealing 419 client files containing account numbers, custodian and investment information.
- A St. Louis, MO, accountant had a CD stolen from his car containing personally identifiable information, including social security numbers for 30,000 pension fund members.
- Thieves burglarized the home of the owner of a tax and estate planning business in Camarillo, CA, stealing a portable hard drive containing sensitive client financial records.

### Did you know?

- The average cost for a privacy data breach in the U.S. is \$225 per compromised record<sup>2</sup>
- 47% of privacy breaches are due to criminal activity, 28% 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>

**“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 Division<sup>4</sup>*

*(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—all combined with breach expense protection. Help reduce your risks with computer vulnerability scans, risk self-assessments and more.

## Protection – Cyber Liability and Defense Coverage

If a 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, cyber extortion, PCI fines, media liability and more.

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

Nearly 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 and Rates\*

Program Highlights	Aon Cyber 250	Aon Cyber 500	Aon Cyber 1000
Risk Management Resources with Breach Protection**	Silver Level Risk Mitigation with breach protection up to \$125,000 (\$1,000 Retention)	Gold Level Risk Mitigation with breach protection up to \$250,000 (\$1,000 Retention)	Platinum Level Risk Mitigation with breach protection up to \$500,000 (\$1,000 Retention)
Data Risk 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)
Incident Response On-Demand <sup>TM</sup>	✓	✓	✓

Gross Sales	Annual Rates		
	Aon Cyber 250	Aon Cyber 500	Aon Cyber 1000
Up to \$1,000,000	\$199	\$299	n/a
\$1,000,001 – \$2,500,000	\$309	\$399	\$599
\$2,500,001 – \$5,000,000	\$409	\$549	\$799
\$5,000,001 – \$7,500,000	\$649	\$749	\$1,199
\$7,500,001 – \$10,000,000***	\$899	\$1,099	\$1,499

\*Program is not available in NY.

\*\*Risk management resources and breach expense protection benefits vary depending on program risk mitigation level and as subject to the IFI Customer Agreement and IFI Breach Expense Protection Agreement that provides up to \$500,000 for separate limits for ebusiness network interruption and data reconstruction. Terms may vary by state.

\*\*\*For eligibility and rates for annual gross sales in excess of \$10 million and/or 51 FTEs (including independent contractors), please call 1.877.256.6296.

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

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

[www.aoncyberEZ.com](http://www.aoncyberEZ.com)

If you have any questions, please call 877.256.6296.

Brought to you by:



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

<sup>2</sup>2017 Cost of a Data Breach Study: Global Overview, Ponemon Institute LLC, June 2017.

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

<sup>4</sup>"Global Cost of Data Breach Increases by 15 percent, According to Ponemon Institute," IBM, May 2014.

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