

Data Breach Coverage for WCF Policyholders

When a breach occurs, you need to be ready to respond quickly and effectively to mitigate your exposure to brand damage and legal liability. Data breach coverage provides a comprehensive protection for policyholders that have suffered a data breach. Any company that collects or stores data is at risk.



CYBER ATTACK RISKS

- **Last year, 60 percent** of all targeted attacks struck small and medium sized organizations. *(Symantec 2015 Internet Security Threat Report)*
- When your business experiences a data breach, the costs associated with that breach average **\$255 per compromised record**. *(Verizon 2015 Data Breach Investigations Report)*
- Data breaches and cyber attacks are becoming more common and have **increased 23 percent in the last year alone**. *(Symantec 2015 Internet Security Threat Report)*

COVERAGE HIGHLIGHTS

- Breach notification and credit monitoring services with additional coverage for third-party claims
- Forensic and legal assistance, notification costs, credit-monitoring services and loss-prevention services for each person notified
- Fraud-resolution services for people enrolled in credit monitoring who become victims of identity theft
- Reimbursement for cyber-extortion expenses as a direct result of cyber-extortion threat
- Educational and loss-control information relating to compliance with applicable laws, safeguarding sensitive data, preparing to respond to breach incidents and best practices

You will have unlimited access to:

1. Online compliance materials related to federal and state laws on data security, data breaches, and data privacy
2. Step-by-step procedures to better manage the collection and retention of personal information in your organization
3. Procedures to assist in handling data breaches, preventing data security incidents, and responding to a data breach
4. Quarterly newsletter and email news alerts
5. Online training programs and employee training bulletins
6. Encryption software downloads
7. Expert vendors in data protection, cloud computing, malware and anti-virus protection, and network security