

Frequently Asked Questions

▶ WHAT IS A DATA BREACH?

A data breach is a security incident in which **sensitive, protected or confidential data is released to an untrusted environment.**

Lost data may involve personally identifiable information (PII), such as Social Security number, financial information such as credit card or bank details, and personal health information.

▶ WHAT DO CLIENTS DO WHEN THEY THINK THEY'VE HAD A BREACH?

- At the first sign of a breach, or anytime your policyholders have a breach related question or concern, they should call the **GuideOne Insurance claims department at 1.888.748.4326**
- Once their eligibility is verified, their basic contact information is taken and provided to an IDT911 breach consultant
- The breach services team contacts the policyholder within one business day

▶ WHAT BENEFITS DO MY POLICYHOLDERS RECEIVE FROM WORKING WITH THE BREACH TEAM?

- **Assistance** with crisis management, answering questions and concerns the policyholder might have
- **Access** to necessary documentation and assistance in drafting breach notices
- **Consultation** on the potential severity of the breach, and "next steps" to address the situation

▶ ADDITIONAL OFFERINGS

In addition, a **secure breach preparedness website is available** to policyholders with the Cyber Liability Coverage. A username and password will be provided to access the site, which includes:

- Tips and resources to help businesses minimize their risk
- Legal requirements by state
- Guidelines for creating a data breach incident response plan and sample documentation

A laptop is missing, customers' payment records stolen, paper files are lost, online systems hacked...

The Facts* On Data Breach

Small and mid-size businesses are growing targets for cybercrime.

More than 900 million records have been exposed in breaches since 2004.

97% of all breaches could have been avoided by applying simple or intermediate security controls.

*2012 Verizon Data Breach Investigations Report

About Identity Theft 911

Protecting more than 30 million Americans, Identity Theft 911 is a leader in identity management and identity theft remediation and resolution services to businesses and consumers on behalf of its 450 client institutions, as well as in comprehensive data breach preparedness (including incidence response plans), compliance, and notification and remediation services that are currently found in more than 150,000 businesses.

Powered by

IdentityTheft
Protecting identities. Enhancing reputations.

Frequently Asked Questions

▶ WHAT MAKES OUR DATA BREACH OFFERING UNIQUE?

Our partners at Identity Theft 911 bring a valued added service we make available for policyholders of our Cyber Liability Coverage.

This offering **includes proactive and post-breach services** to help minimize the occurrence of a data breach and expert assistance if one occurs.

▶ HOW DOES THIS OFFERING HELP ME?

- Grow your business by attracting new customers and retaining existing ones
- Reinforce your role as trusted advisor with solutions to this emerging risk
- Minimize E&O exposures

▶ ARE THE BREACH SERVICES CONSIDERED INSURANCE?

No. These consulting services should be classified as a **“value added” feature** available as part of the larger policy offering.

And because these consulting services are not considered insurance coverage, policyholder and employee usage of these services will not impact any policy loss ratios.

▶ CONSIDER THE FOLLOWING WHEN UNDERWRITING COVERAGE

- In what medium does the business store information?
 - a. Paper? (Moderate Risk)
 - b. Electronic? (High Risk)
 - c. Both? (Greatest Risk)
- Where is the data stored?
- What type of sensitive information do they store?
- How many records do they collect with PII involved?

▶ WHAT IF AN EMPLOYEE OR POLICYHOLDER CALLS ME DIRECTLY?

Instruct anyone with concerns regarding a breach to call the **GuideOne Insurance claims department** at **1.888.748.4326**.

Service Overview

The IDT911 breach experts will:

- Help determine the extent of the situation and next steps
- Work closely with the policyholder and the claims department to facilitate the process
- Assist policyholders in developing the required breach victim notifications and industry best practices to respond to a breach
- Work with your policyholders to organize their media response
- Provide expert case handling from first call to remediation with built-in identity theft resolution for all affected individuals

What background does the breach services team have?

The breach services team has multidisciplinary backgrounds in:

Data Security
Computer Forensics
Privacy Law
Information Technology
Business Administration