

Imagine this

SELECT ACCOUNTS - SMALL COMMERCIAL

It's that time of year and the "do-it-yourself" crowd is out in full force. A hardware store owner accidentally installs malware on his store's point of sale (POS) devices. This allows unauthorized access to a customer's name and credit card number as they swipe their card during the purchasing transaction. The business owner starts to panic when he realizes his business has had a data breach. Now what?

The expenses begin to add up quickly with a possible lawsuit looming. The hardware store owner is quickly looking at \$8,500 in out-of-pocket expenses, with more fees once he hires an attorney.

Out-of-pocket costs incurred:	Suit or Claim:
\$500 - Public relations firm to repair damaged reputation	\$8,000 Attorney fees
\$500 - Send notifications to impacted customers	
\$2,000 - Forensic computer scientist to identify affected customers	
\$2,500 - Upgrade software/ buy new POS devices to prevent a possible future loss	
\$3,000 - Provide credit monitoring to customers whose data was compromised	



Luckily, his agent added **CyberFirst Essentials – Small Business** to his policy. The Breach Essentials coverage reimburses up to \$10,000 of the covered expenses paid. The Information Security Liability coverage provides payment for the \$8,000 in defense costs with a \$0 deductible to pay.

CyberFirst Essentials coverage:	
Premium	\$150
Information Security Liability	\$25,000
Breach Essentials	\$10,000
Deductible	\$0



By purchasing this coverage for just \$150, the business owner saved himself thousands of dollars in fees and expenses.

For more information, visit us at www.travelers.com/cfe

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