

- **Include Cyber Liability in your *Security as a Service* & other Technology Product offerings.**
- **Unique 3 Step Data Theft Risk Management & Insurance Program: Exclusive Prevention, Protection and Response Program.**
- **Automatic Identity Protection to all full time employees.***
- **Firewalls, anti-virus and other IT Service measures are important. Just as important is a cyber protection plan to complete the overall equation.**
- **Data Losses are hard to stop. Hacks and breaches do occur. Whether it be a disgruntled or rogue employee, a failure in network security, or even stolen equipment your clients face a significant *cyber & financial* threat.**
- **Losses from Identity Theft, HIPAA Violations, PCI / Fraudulent Credit Card Charges, etc. that result from a hack or breach are covered.**
- **The TechRisks BIZLock Cyber Insurance Plan has been carefully designed to uniquely address the exposures. Our cyber product offerings provide comprehensive, market leading protection and pricing.**

Proactively help your customers address & solve this cyber issue. Set yourself apart from your competition. Include this in your product portfolio. Call or email us today.

**Toll: 866.355.7475 (Risk) Or
Email: e-contact@techrisks.com**

Program Highlights:

Prevention:

- Mobile security app (for iOS & Android devices)
- Computer Vulnerability Scans (Internal)
- Unlimited Access to Employee Education Modules
- Risk Assessments, Written Policies/Templates, Incident Response Plan
- Keystroke Encryption Software

Protection:

- Cyber / Breach / Privacy Legal Liability
And Defense Coverage
- Limit: up to \$1 million aggregate / year
 - Retention: \$1,000 per incident
 - Loss/Theft of Personal and/or Business Data
 - Loss Mitigation / Event Management including Law Firm/Breach Coach, PR Firm, Forensics, Consumer Notifications and Consumer Remedies for identity theft education and assistance, victim cost reimbursement insurance and credit file or identity monitoring
 - Breach Expense Protection for eBusiness Network Interruption and Data Reconstruction.
 - Employee Personal Identity Protection (Automatic)
-Victim Resolution Services (VRS) and more

Response

- Data Breach Incident Response On-Demand™
(iROD) 24/7

Cyber Coverage Checklist

	BIZLock 50	BIZLock 100	BIZLock 250	BIZLock 500	BIZLock 1000
Business Data Risk Liability Insurance Liability insurance for privacy/cyber, regulatory, PCI, media, forensics, notifications and more.	\$50,000 Limit (\$1,000 Retention)	\$100,000 Limit (\$1,000 Retention)	\$250,000 Limit (\$1,000 Retention)	\$500,000 Limit (\$1,000 Retention)	\$1,000,000 Limit (\$1,000 Retention)
Information Technology Module Includes proactive risk mitigation technologies (based on your program selection) combined with breach expense protection intended for eBusiness network interruption and data reconstruction.	Basic Risk Mitigation includes breach protection up to \$25,000 (\$1,000 Retention)	Bronze Risk Mitigation includes breach protection up to \$50,000 (\$1,000 Retention)	Silver Risk Mitigation includes breach protection up to \$125,000 (\$1,000 Retention)	Gold Risk Mitigation includes breach protection up to \$250,000 (\$1,000 Retention)	Platinum Risk Mitigation includes breach protection up to \$250,000 (\$1,000 Retention)
Personal Identity Protection Automatic protection for all FT staff up to 50 employees	\$15,000 Limit Per Employee (\$0 Deductible)	\$15,000 Limit Per Employee (\$0 Deductible)	\$15,000 Limit Per Employee (\$0 Deductible)	\$15,000 Limit Per Employee (\$0 Deductible)	\$15,000 Limit Per Employee (\$0 Deductible)
Human Resources Module - Employee Education Modules Privacy and security related education. Unlimited use for applicants, employees, managers and owners.	✓	✓	✓	✓	✓
Information Security Module Comprehensive Risk Self Assessments and ISO Policy Templates	✓	✓	✓	✓	✓
Data Breach Incident Response Incident Response On Demand™ with services including analysis, strategy, notification support and resolution, 24/7.	✓	✓	✓	✓	✓
VRS Elite Fraud Victim Resolution 24/7 access to FCRA certified team of fraud resolution specialists to resolve simple or complex cases of personal identity fraud	✓		✓	✓	✓
Identity Crime Prevention Seal Business Recognition Program to better promote trust, increase sales and convey protection. (subject to qualification)	✓	✓	✓	✓	✓
Newsletters and More white papers, feeds and more...	✓	✓		✓	✓

*This document provides summary information only. Insurance coverage is subject to specific terms, limitations and exclusions, and may not be available in all states.

<https://biz.identityfraud.com/techrisks>

(lower limit options of \$50K, \$100K or \$250K)

<https://biz.identityfraud.com/techrisksplus>

(higher limit options of \$250K, \$500K or \$1M)

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