

HANDin HAND



Specialty
Human
Services



www.GreatAmericanInsurance.com



DON'T LET DATA COMPROMISE Jeopardize Your Business. Even small organizations keep large numbers of personal records. At up to \$100 per record to respond to a data breach, the hard costs add up quickly.



Your Reputation Is At Stake

When the personal data your clients trust you to protect is lost or stolen, they are at real risk of identity theft and fraud. You risk losing their trust if you don't respond quickly.

Many states have stepped in to ensure you take action, legally requiring prompt notification of anyone affected by a data breach. And most clients expect more than that. Now you can get top professional help and insurance coverage for the critical steps necessary to protect your clients, your reputation and your organization when a data breach occurs.

All Organizations Are Vulnerable

Identity thieves target small and mid-sized organizations because thieves know they are less likely to have data security experts and protection such as virus scanning software for e-mail, encryption for wireless networks and the latest security procedures.

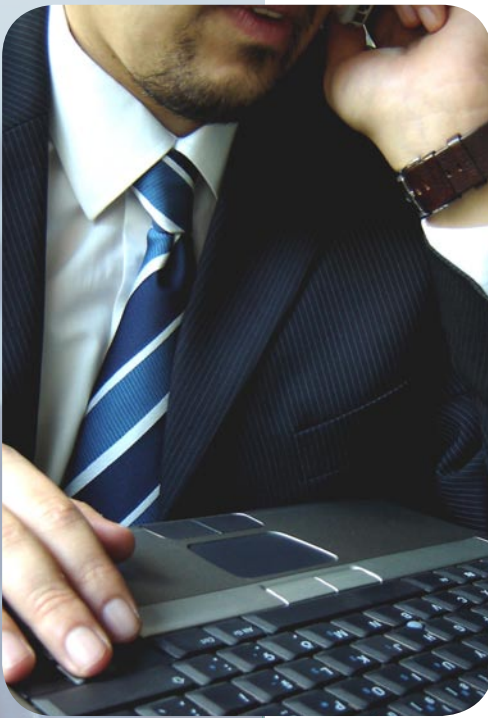
Identity thieves want the client information you collect: credit and debit card numbers, driver's license information, Social Security numbers, mailing and e-mail addresses and phone numbers.

When A Data Breach Happens

Stolen laptops, computer hackers, dishonest employees and lost disks or tapes are common ways data becomes compromised.

Even the most careful organizations are at risk. In the wrong hands personal information can be used to open fraudulent credit card and bank accounts, obtain loans and make purchases. That is why it is so important to notify anyone affected by a data breach. Your clients need to know they are at risk. But notification can be complicated and costly—\$100 per record or more. Clients may expect you to provide additional help.





Compromise

Even small organizations keep large numbers of personal records — just look at these actual examples. At up to \$100 per record to respond to a data breach, the hard costs add up quickly.

- Laptop computer containing personal information of organization members was stolen. The information included credit card and debit card numbers, checking account information, Social Security numbers, the names and addresses of children in daycare programs and medical information about the children, such as allergies and the medicine they take, though the type of stolen information about each person varies. **Number affected: thousands.**
- A spreadsheet listing names and Social Security numbers of club members was e-mailed to current club members. The document was attached to an apparently unrelated e-mail that informed current members about a club event. The spreadsheet was attached unintentionally because of a technical glitch in an email program. **Number affected: 103**
- A backup tape containing the names, Social Security numbers and detailed health information of as many as 6,000 current and former clients was stolen from a nonprofit agency's locked offices. The stolen tape contained payroll information for hundreds of current and former employees, as well as financial information for parents of clients. **Number affected: at least 6,500**
- The website of a local box office was hacked, exposing customers' credit card information. **Number affected: 2,000.**

The information presented in this article is not intended as legal advice. It is provided only as an overview of some important elements that should be considered when preparing a risk management plan for your organization. Consult your own legal counsel before taking any action based on this information.

YOUR LOCAL AGENT

OFFICE LOCATIONS

49 East 4th Street
Cincinnati, OH 45202
800.722.3260

300 South Wacker Drive
Suite 1200
Chicago, IL 60606
800.542.4245

Disclaimer: The information in this publication was compiled from sources believed to be reliable. Great American Insurance Company makes no guarantee of results and assumes no liability in connection with the information, methods or safety suggestions contained therein. Moreover, it cannot be assumed that every acceptable safety and compliance procedure is contained herein or that abnormal or unusual circumstances may not warrant or require additional procedures.

Great American Insurance Company is the owner of the following service marks: the Great American eagle logo, the Heartman logo and the word marks "Great American®" and "Great American Insurance Group®".