Core Cyber®

Program Summary

(For organizations having less than 51 FTE employees and $10 Million in sales)

Data Theft Risk Management and Insurance

Organizations are at risk of having a data breach on multiple fronts — negligence, a rogue employee, stolen equipment, or a network security failure. If the proper insurance protection is not secured before a data breach occurs, the future of the business could be in jeopardy due to extensive recovery and reimbursement costs as well as damage to its reputation.

Core Cyber provides organizations the expert assistance and financial relief needed to confront a data breach head on. With a host of value-added consultancy services available before, during and after a data breach incident; and financial assistance in the event a covered breach occurs, Core Cyber is the comprehensive solution organizations need to ensure a data breach incident does not challenge their future.

Program Highlights:

Prevention

- Mobile security app (for ios and 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
    – Failure to Disclose/Notify
    – Regulatory Fines and Penalties
    – Cyber Extortion
    – PCI DSS Fines and Related Contractual Obligations ($250,000 sublimit)
    – Web Site / Media Liability for libel, slander and certain related web site risks

    – 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 (sub limit 50% of liability limit).

- Breach Expense Protection for eBusiness Network Interruption and Data Reconstruction. Separate limits provided up to $500,000 (Retention: $1,000).

- Employee Personal Identity Protection (Automatic)
    – Victim Resolution Services (VRS) and more
    – $15,000 limit / $0 deductible

Response

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

Core Cyber® is owned and exclusively administered by Identity Fraud, Inc.

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To speak to a representative, call Identity Fraud, Inc. at: 1-855-SBCORE1