



## Aon CyberBusinessPro<sup>SM</sup>

### Are you prepared if confidential information is compromised?

#### Museums and art galleries are not immune to privacy data breaches

As a museum director or art gallery owner, your patrons and clients, members and visitors, employees, vendors, and trustees trust you with their personal information.

And not all data breaches are caused by computer hackers—claims can be the result of stolen equipment, negligence on the gallery or museum's part or that of its employees, or IT failures. With employees often taking work home and storing confidential data on mobile devices like tablets, smartphones and laptops, it is critical to put sufficient protection in place.

#### Introducing an affordable solution: Aon CyberBusinessPro

Aon CyberBusinessPro, in connection with Identity Fraud, Inc., has arranged access to a comprehensive solution that focuses on prevention, protection and response. The product offers three important areas of protection: risk management tools to help mitigate losses, cyber liability coverage to help protect your business or institution from litigation and remediation benefits to help respond to an incident.

#### Privacy data breaches reported by museum owners and art dealers<sup>1</sup>

- Due to a contractor's error, 140 patrons of a museum in Boston, Massachusetts had their names, credit cards and other personal information exposed on the museum's website.
- Nearly 3,000 subscribers to a New York City art gallery website had their names, email addresses and passwords posted to the internet by an unauthorized user.
- Hackers broke into the servers of an art school in West Lafayette, Indiana stealing personal information of 1,200 students, graduates, professors, employees and vendors.

#### Did you know?

- The average cost for a privacy data breach is \$217 per compromised record<sup>2</sup>
- 47% of privacy breaches are due to criminal activity, 25% due to employee error, and 28% due to system errors<sup>2</sup>
- Cloud services are not immune to security risks and bear no responsibility for stolen data<sup>3</sup>

**"A data breach can result in enormous damage to a business that goes way beyond the financials. At stake is customer loyalty and brand reputation."<sup>4</sup>**

*Kris Lovejoy, IBM Security Services Division*

*(Over, please.)*

## Prevention – Risk Management Resources with Breach Protection

Aon CyberBusinessPro helps prevent a privacy data breach by providing resources to act proactively, allowing you to put systems and procedures in place to help reduce potential exposures. The program includes a Human Resources Module, Information Security Module with important policies and a Technology Module that provides proactive risk mitigation tools—all combined with breach expense protection. Reduce your risks with the mobile security app, computer vulnerability scans, risk self-assessments and more.

## Protection – Data Risk Liability and Defense Coverage

If a privacy data breach results in allegations of negligence and litigation, Aon CyberBusinessPro offers cyber liability insurance protection that includes coverage for claims expenses and defense costs, loss/theft of personal and/or business data, regulatory fines and penalties, failure to disclose/notify per breach notification laws, cyber extortion, PCI fines, media liability and more.

## Response – Breach Services and Remedies with Incident Response On-Demand™

Nearly all states in the U.S. have enacted legislation requiring the notification of individuals affected by a privacy data breach. To assist with remediation, Aon CyberBusinessPro includes 24/7 Incident Response On-Demand that provides access to important resources and remedies. When combined with other insurance coverage intended for forensic expenses, notifications, legal fees, credit monitoring and more, your peace of mind is supported while your breach risks are mitigated.

## Program Highlights and Rates\*

Program Highlights	Aon Cyber 250	Aon Cyber 500	Aon Cyber 1000
Risk Management Resources with Breach Protection**	Silver Level Risk Mitigation with breach protection up to \$125,000 (\$1,000 Retention)	Gold Level Risk Mitigation with breach protection up to \$250,000 (\$1,000 Retention)	Platinum Level Risk Mitigation with breach protection up to \$500,000 (\$1,000 Retention)
Data Risk Liability Insurance and Defense Coverage	up to \$250,000 (\$1,000 Retention)	up to \$500,000 (\$1,000 Retention)	up to \$1,000,000 (\$1,000 Retention)
Incident Response On-Demand™	✓	✓	✓

Gross Sales	Annual Rates		
	Aon Cyber 250	Aon Cyber 500	Aon Cyber 1000
Up to \$1,000,000	\$199	\$299	n/a
\$1,000,001 – \$2,500,000	\$309	\$399	\$599
\$2,500,001 – \$5,000,000	\$409	\$549	\$799
\$5,000,001 – \$7,500,000	\$649	\$749	\$1,199
\$7,500,001 – \$10,000,000***	\$899	\$1,099	\$1,499

\*Program is not available in NY.

\*\*Risk management resources and breach expense protection benefits vary depending on program risk mitigation level and as subject to the IFI Customer Agreement and IFI Breach Expense Protection Agreement that provides up to \$500,000 for separate limits for ebusiness network interruption and data reconstruction. Terms may vary by state.

\*\*\*For eligibility and rates for annual gross sales in excess of \$10 million and/or 51 FTEs (including independent contractors), please call 1.877.256.6296.

**Help protect your business and avoid becoming another statistic.**

For rates and coverage information: [www.aoncyberHTB.com](http://www.aoncyberHTB.com) | 877.256.6296



Brought to you by:



<sup>1</sup> Privacy Rights Clearinghouse, Identity Theft & Data Breaches, 2015.

<sup>2</sup> 2015 Cost of Data Breach Study: Global Analysis, Ponemon Institute LLC, May 2015.

<sup>3</sup> Angeles, Sara, "8 Reasons to Fear Cloud Computing," *Business News Daily*, October 1, 2013.

<sup>4</sup> *Global Cost of Data Breach Increases by 15 percent, According to Ponemon Institute*, IBM, May 2014.

Aon CyberBusinessPro<sup>SM</sup> is a service mark of Aon Corporation. Identity Fraud, Inc. is the exclusive administrator.

This document provides summary information only. Insurance coverage is subject to specific terms, limitations and exclusions, and may not be available in all states. Liability insurance is provided pursuant to your active membership in the Data Theft Risk Purchasing Group (RPG). Please note that there is a nominal fee of \$1.00 per term for the RPG that is allocated to the RPG by the program administrator, Identity Fraud, Inc., from the proceeds of your purchase.

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