

 Breach Secure Now Partner Guide

— Cyber Insurance Purchasing & Policy Basics

Questions, Concerns? Want a 1-on-1 on-boarding with our Operations team?

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Cyber Insurance

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Cyber Insurance

Resources

- [BSN Service Breakdown](#)
- [HIPAA Services Overview](#)
- [HIPAA Compliance Partner Program](#)
- [EVA MD Program](#)
- [HIPAA Breach Prevention Platform](#)
- [HIPAA Compliance Program](#)
- [User Management Partner How-To Guide](#)

Cyber Insurance Overview

With small to medium-sized businesses a growing target for cybercriminals, specialized cyber insurance coverage is no longer optional. We've done the hard work and found two robust policies for you to offer to your customers

Who Needs Cyber Insurance?

In today's threat landscape it's no longer *if* you'll experience a security incident, but *when*. That is especially true for small to medium-sized businesses that lack the resources needed to implement a layered and robust cybersecurity program. And even with strong cybersecurity practices and a robust training program, a security breach can still occur. That's why we've found the perfect policy priced right for your customers; so you can further protect them by offering a safety net of insurance coverage to add to their piece of mind.

Note: Managed Security Service Providers (MSSP), Managed Service Providers (MSP), Cloud Service Providers (CSP), and Network Providers are not eligible for coverage. See [page 6](#) for additional restrictions.

Two Tiers of Coverage

Our Cyber Insurance policies, provided by Axis Capital – an A+ rated company, can be added to any customer's account with an active, paying subscription, an incredible value-add that increases the stickiness of your offering! Cyber Insurance can be purchased in two increments: **\$250,000** and **\$1,000,000**. The \$250k policy is just \$17/mo, while pricing on the \$1M policies will vary depending on organization's annual gross revenue.

What Does it Cover?

- Regulatory Penalties and Fines (HIPAA, PCI, NY DFS, GDPR and more)
- Ransomware payments
- Telecommunications Theft
- Social Engineering Fraud
- E-Theft
- PCI re-certification
- Crisis management and fraud prevention expenses (call centers, credit monitoring, notification)
- Forensics
- Legal Expenses
- And More!

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Coverage Comparison

Cyber Insurance Policy Coverage Comparison		
COVERAGE DETAILS	\$250,000 Policy	\$1,000,000 Policy
LIMIT	\$250,000	\$1,000,000
RETENTION/DEDUCTIBLE	NONE	\$2,500
ENTERPRISE SECURITY EVENT CLAIM	\$250,000	\$1,000,000
PRIVACY REGULATION CLAIM	\$250,000	\$1,000,000
CRISIS MANAGEMENT EXPENSE	\$250,000	\$1,000,000
FRAUD RESPONSE EXPENSE	\$250,000	\$1,000,000
PUBLIC RELATIONS EXPENSE	\$250,000	\$1,000,000
FORENSIC AND LEGAL EXPENSE	\$250,000	\$1,000,000
MITIGATION EXPENSE	\$250,000	\$1,000,000
COMPUTER EXTORTION EXPENSE	\$10,000	\$500,000
PCI-DSS CLAIM	\$250,000	\$1,000,000
PCI RE-CERTIFICATION	INCLUDED	INCLUDED
RANSOMWARE	\$10,000	\$1,000,000
SOCIAL ENGINEERING	\$10,000	\$100,000
TELECOM THEFT	\$10,000	\$100,000
BUSINESS INTERRUPTION AND DATA RECOVERY	NOT INCLUDED	\$1,000,000 6 HOUR WAITING PERIOD
E-THEFT EXPENSE	\$50,000	\$100,000
GDPR PRIVACY CLAIMS	\$250,000	\$1,000,000

Cyber Insurance Overview

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Coverage Pricing & Restrictions

Cyber Insurance Policy Price Chart Monthly cost is based on customer annual revenue		
ANNUAL REVENUE	\$250,000 POLICY	\$1,000,000 POLICY
\$0 - \$1M	\$17/mo	\$204/mo
\$1M - \$5M	\$17/mo	\$247/mo
\$5M - \$10M	\$17/mo	\$408/mo
\$10M - \$25M	\$17/mo	\$688/mo
\$25M - \$50M	\$17/mo	NOT ELIGIBLE

\$250,000 coverage:

- ✓ Organization's headquarter address must be in the US
- ✓ Organization is not a Managed Security Service Provider (MSSP), Managed Service Provider (MSP), Cloud Service Provider (CSP), or Network Provider

\$1,000,000 coverage:

- ✓ Organization's annual gross revenue is less than \$25,000,000
- ✓ Organization is not aware of an existing cyber claim
- ✓ Organization must agree that a valid attempt will be made to confirm that all transfers of \$25,000 or more are valid requests
- ✓ Organization must implement Multi-Factor Authentication (MFA) for remote access
- ✓ Organization must have offsite back-ups that are no less than 1-month old
- ✓ Organization must have the ability to recover business critical data and systems within 10 days.

Cyber Insurance Overview

With small to medium-sized businesses a growing target for cybercriminals, specialized cyber insurance coverage is no longer optional. We've done the hard work and found two robust policies for you to offer to your customers.

Cyber Insurance Claim Examples

The claims below illustrate the types of exposures companies face:

A dental practice found a ransomware demand for \$4,900 on a computer which contained protected health information (PHI) on 3,780 patients. In addition to paying the ransom, the dental practice incurred the following expenses: forensics, legal services, breach notification expenses, identity restoration, credit monitoring and public relations expenses which totaled \$49,428.79.

A residential contractor became a victim of a social engineering attack and wired \$35,000 to cybercriminals after receiving fraudulent instructions from a criminal posing as a vendor.

A restaurant in Washington was notified of a breach by MasterCard due to a high level of fraud. They were required to immediately undergo a forensic examination which totaled \$11,646.90. Six months later, the restaurant was fined \$26,242 for Fraud Recovery along with a Case Management Fee of \$8,000. Two months later, Visa assessed a non-compliance fine of \$5,000. The restaurant had a total cost of \$50,888.90 due to this breach.

For more information on Cyber Insurance, contact our [Operations](#) team for assistance and we would be happy to help!

Purchasing Cyber Insurance Coverage

Cyber Insurance can be purchased by “**Updating**” or “**Purchasing**” coverage for any eligible client accounts. You can “**Upgrade**” an Unlimited Cybersecurity Training client to a paying subscription for them to be eligible for coverage.

Navigating to the Subscription Management Console

Name	Product Type	Insurance	Manager Code	Employee Code	RA Completed	Registered Users 9/5000	Created	Password Breaches	Active	Actions
Blue wave Update	EVA-MD	Purchase	fg9jp69lb5	6veujm7799		1	07/16/19 1:38 pm	10	Yes	View Edit
DZ Discover Zone Upgrade	Unlimited Cybersecurity Training	N/A	pq07si52s6	nxjv98iq1m		0	07/17/19 2:52 pm	6389	Yes	View Edit
JJ's Diner Upgrade	Unlimited Cybersecurity Training	N/A	apua1u9drd	82macwryxf		0	07/17/19 2:55 pm	6389	Yes	View Edit

1. Login as a Partner Administrator to the PII-Protect portal [here](#). Once logged in, you will be taken to your client list as the home screen (above).
2. Select either the **Upgrade**, **Update**, or **Purchase** button to purchase Cyber Insurance for any of your client organizations. Cyber Insurance coverage is only available for clients with a paying subscription.
 - **Upgrade** Unlimited Cybersecurity Training clients to a paid subscription to be eligible (learn how [here](#)).
 - **Update** or **Purchase** Cyber Insurance for eligible clients (Breach Prevention Platform (BPP), HIPAA BPP, EVA MD, or HIPAA Compliance subscribers).

Purchasing Cyber Insurance Coverage

Inside your client's Subscription Management Console is where you will access and modify their paid subscription settings. At any time you can adjust Cyber Insurance coverage, tier size, and product upgrades all within one easy-to-use console.

Subscription Management Console

Upgrade BPP Demo to: BPP

21 - 50 users

Purchase Cyber Insurance

Confirm US based company

4 Policy Coverage: \$1,000,000

Company Revenue: <\$1 mm

Company Address:

Address

City

pick a state

Zip Code

Receive partner next steps email

By clicking checkout you are certifying the accuracy of the qualification questions (if applicable) and above information.

4a Qualification Questions

Is your business annual revenue greater than \$25,000,000?
 Yes No

Does your business fall within any of the following ineligible business classes?
 Yes No

Is your business aware of or have any knowledge of a potential cyber claim?
 Yes No

Does your business transfer funds electronically of \$25,000 or more in any single transaction to external parties (ACH or wire)?
 Yes No

Do you verify that from the date of this enrollment a valid attempt will be made to confirm that all funds transfer instructions for amounts of \$25,000 or more are valid requests and are not fraudulent instructions?
 Yes No

Does your business implement Multi-Factor Authentication (MFA) for remote access to your network?
 Yes No

Does your business have offsite (e.g. cloud) back-ups that are less than one month old?
 Yes No

Can your business recover your business-critical data and systems within 10 days?
 Yes No

Please ensure that the above responses are true to the best of your knowledge and understand that inaccuracies during the enrollment process could result in ineligibility of coverage.

Cancel Submit

3. Add a Cyber Insurance policy by clicking on the slider next to “**Purchase Cyber Insurance**” and select the checkbox to “**Confirm US based company**”. Cyber Insurance is *only* available for US-based organizations. *Managed Security Service Providers, Managed Service Providers, Cloud Service Providers, and Network Providers are not eligible for coverage.*
4. Click the **Policy Coverage** dropdown to choose between \$250,000 or \$1,000,000 in coverage. For the \$1,000,000 cyber liability policy, additional qualification questions are required to determine eligibility (see diagram 4a).
5. Click **Submit**.*

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Subscription Management Console

Upgrade BPP Demo to: BPP ▼

21 - 50 users ▼

Purchase Cyber Insurance

Confirm US based company

Policy Coverage
\$1,000,000 ▼

Company Revenue:
<\$1 mm ▼

Company Address:

Address

City

pick a state ▼

Zip Code

Receive partner next steps email

By clicking checkout you are certifying the accuracy of the qualification questions (if applicable) and above information.

BPP	\$ 30.00
Cyber Insurance	\$ 204.00
Monthly Total	\$ 234.00

Cancel
Checkout

5. Click the “**Company Revenue**” dropdown to select the organization’s annual revenue in millions.
6. Provide the main headquarter address (must be US-based) of the organization receiving the coverage in the “**Company Address**” box. Cyber Insurance is *only* available for US-based organizations.

Please provide accurate information and answer qualification questions to the best of your ability as inaccuracies could result in **ineligibility of coverage**.

Purchasing Cyber Insurance

Inside your client's Subscription Management Console is where you will access and modify their paid subscription settings. At any time you can adjust Cyber Insurance coverage, tier size, and product upgrades all within one easy-to-use console.

Subscription Management Console

Upgrade BPP Demo to: BPP ▼

21 - 50 users ▼

Policy Coverage
\$1,000,000 ▼

Company Revenue:
<\$1 mm ▼

Company Address:

Address

City

pick a state ▼

Zip Code

● Purchase Cyber Insurance

Confirm US based company

7 **Receive partner next steps email**

By clicking checkout you are certifying the accuracy of the qualification questions (if applicable) and above information.

8

BPP	\$ 30.00
Cyber Insurance	\$ 204.00
Monthly Total	\$ 234.00

Cancel
Checkout

7. By default, you will receive a welcome email with instructions. This will go to you, the Partner, and not your customer. This is recommended for first time purchases or when purchasing new products. If you would not like to receive this email, de-select the **“Send partner next steps email”**.
8. Your monthly subtotal cost for that customer account will update dynamically at the bottom of your screen as you adjust your cart. View and confirm your new **Monthly Total**.

Purchasing Cyber Insurance

Inside your client's Subscription Management Console is where you will access and modify their paid subscription settings. At any time you can adjust Cyber Insurance coverage, tier size, and product upgrades all within one easy-to-use console.

Subscription Management Console

Upgrade BPP Demo to: BPP ▼

21 - 50 users ▼

Policy Coverage
\$1,000,000 ▼

Company Revenue:
<\$1 mm ▼

Company Address:

Address

City

pick a state ▼

Zip Code

Purchase Cyber Insurance

Confirm US based company

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Cancel
Checkout

9. Select “**Checkout**” when you have confirmed your order. Your purchase will be added to your monthly Partner Subscription invoice, and **your billing date will change to the 1st of the month if it is not already.**

Learn more about Consolidated Billing and how to view your Billing report [here](#).

Sales and Marketing Support

From done-for-you landing pages to a client waiver when a client declines to move forward with a continuous security program, we've got you covered! All our content is easily customizable and ready to help you grow!

Breach Cost Calculator

To help our partners show the necessity for a specialized Cyber Insurance policy, we've created a Breach Cost Calculator that estimates the breach response costs associated with varying security incident scenarios. You can put this on your website using our simple iframe or leverage our two different done-for-you landing pages!

- General SMB, PII Landing Page [here](#)
- Healthcare organization, PHI Landing Page [here](#)

All you need to do is swap in your brand-key and email address! For more instructions, download the Go-to-Market Success Kit below!

Go-to-Marketing Success Kit

To help you promote, share, and follow-up on this campaign, we've created an entire go-to-market kit with social media ads, email templates, flyers, slide decks, and more! Check it out [here](#).

Not sure how to get started? Contact our [Operations](#) team for assistance and we would be happy to help!

Reporting a Claim

With verified vendors ready to step in the moment they learn of an incident, we recommend clients only contact the breach hotline below in the event of a data breach, security incident or suspected security incident, giving both you and your clients peace of mind.

There When They Need It Most

As with any insurance policy, no one hopes that they will ever need to use it. We hope that with enough training and an overall cybersecurity culture combined with your stack of tools, the risk and extent of breaches are significantly reduced but unfortunately, that can't always be the case. The great thing about cyber insurance coverage is that help is always there when you or your customers need it!

Approved Service Providers

To meet the complex and challenging situations breached organizations may encounter, the AXIS claims department has assembled a list of approved service providers that offer a flexible and effective incident response for AXIS policyholders. Approved service providers are your virtual comprehensive risk management and loss control team to help you and your customers reduce the impact of network security and data privacy events.

Mullen Coughlin LLC RGS Breach Hotline

All our cyber insurance policies include a Breach Hotline available to your customers 24/7/365 in the event they experience a possible security incident. Need to report an incident? Have your customers contact:

RGS Breach Hotline Phone: (844) 591 – 5997

Email: rgs.breachhotline@mullen.law

This hotline is available 7 days a week, including holidays to meet you and your customers' emergency needs.

*The RGS Breach Hotline should ONLY be used to report a claim. **For any policy questions or non-claim questions, please contact:***

NADS RPG Customer Support Phone: (888) 545 – 7133

Email: smbc@royalgroupservices.com



You're All Set!

Not sure which policy is right for your clients?

Check out the coverage comparison on [page 5](#) to see which policy is right for your customers.

Looking for more info?

Checkout our Frequently Asked Questions [here](#).

Questions? Comments? Want a 1-on-1 onboarding with our Operations team?

Email: Operations@breachsecurenow.com

Phone: (877) 275 – 4545