

# Imagine this

## SELECT ACCOUNTS - SMALL COMMERCIAL

It's that time of year and the "do-it-yourself" crowd is out in full force. A hardware store owner accidentally installs malware on his store's point of sale (POS) devices. This allows unauthorized access to a customer's name and credit card number as they swipe their card during the purchasing transaction. The business owner starts to panic when he realizes his business has had a data breach. Now what?

The expenses begin to add up quickly with a possible lawsuit looming. The hardware store owner is quickly looking at \$8,500 in out-of-pocket expenses, with more fees once he hires an attorney.

Out-of-pocket costs incurred:	Suit or Claim:
\$500 - Public relations firm to repair damaged reputation	\$8,000 Attorney fees
\$500 - Send notifications to impacted customers	
\$2,000 - Forensic computer scientist to identify affected customers	
\$2,500 - Upgrade software/ buy new POS devices to prevent a possible future loss	
\$3,000 - Provide credit monitoring to customers whose data was compromised	



Luckily, his agent added **CyberFirst Essentials – Small Business** to his policy. The Breach Essentials coverage reimburses up to \$10,000 of the covered expenses paid. The Information Security Liability coverage provides payment for the \$8,000 in defense costs with a \$0 deductible to pay.

CyberFirst Essentials coverage:	
Premium	\$150
Information Security Liability	\$25,000
Breach Essentials	\$10,000
Deductible	\$0



By purchasing this coverage for just \$150, the business owner saved himself thousands of dollars in fees and expenses.

For more information, visit us at [www.travelers.com/cfe](http://www.travelers.com/cfe)

*It's better under the umbrella<sup>SM</sup>*

**travelers.com**

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2012 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. CX-2648 New 11-12