



Millers Mutual

DATA RESPONSE & CYBER LIABILITY

A data breach is only one click away. Is your business protected?

How cyber attacks can impact your business

Businesses of all sizes and types can be prime targets of cyber attacks. Cyber crime can begin as the result of simple, everyday employee mistakes like the loss of a work laptop, a click on a fraudulent email or a mis-mailing.

And, while it might seem surprising, **a normal business policy typically doesn't protect from cyber attacks and data breaches.** That means that businesses without specialized cyber liability coverage are left footing the bill for investigations, customer notification, credit monitoring services, fines, lawsuits and more!

And those costs add up quickly! In fact, **the median cost of a cyber security breach to a small business is around \$36,000.**

Without the proper insurance coverage to protect from these risks, a bill like that could force a business to close its doors. And most do—**more than half of the small businesses that experience a cyber attack close within six months.**

The best solution to protect your business

Data Response and Cyber Liability coverage from Millers Mutual Insurance is specifically designed to protect our commercial clients during an unfortunate cyber attack.

With a policy from Millers Mutual Insurance, **your business can feel confident knowing that you'll have a dedicated unit delivering immediate response service and expertise in your time of need.**

fifty percent
OF SMALL BUSINESSES
HAVE REPORTED
CYBER BREACHES
OVER THE LAST YEAR

A CYBER
SECURITY BREACH **2.5x**
IS
MORE COSTLY THAN A
PHYSICAL BURGLARY

75% **OF SMALL**
BUSINESSES HAVE
NO BUDGET
FOR CYBERSECURITY



Key coverage features of our product include:

- Breach Response Services
- Privacy Defense and Liability from Breach
- Regulatory Fines and Penalties
- Website Media Liability
- Payment Card Industry Fines and Costs
- Loss Prevention Website and Resources
- Information Security Liability for Third-Party Damage
- 50,000 Insurance Limit/\$2,500 Deductible
- Option to Purchase Limits of \$100,000, \$250,000, \$500,000 and \$1,000,000
- Business Interruption, Data Protection Loss and Extortion
- Duty to Defend—Defend within Limits

How to obtain Data Response and Cyber Liability coverage

Visit <https://millersmutualgroup.com/products/data-response-cyber-liability/> to learn more about the available coverage, and to submit a quote request form.

For more information about Data Response and Cyber Liability contact one of our Underwriting Leaders: Derek Shaffer, dshaffer@millersinsurance.com (717-237-7244) or Coleen Craig, ccraig@millersinsurance.com (717-585-8457)



Millers Mutual is a regional property and casualty insurer serving commercial policyholders in Pennsylvania, Delaware, Maryland, Ohio, Virginia and Washington, D.C., through a network of independent agents. We help single and multifamily housing and commercial real estate owners stay in business by protecting them from financial misfortune.