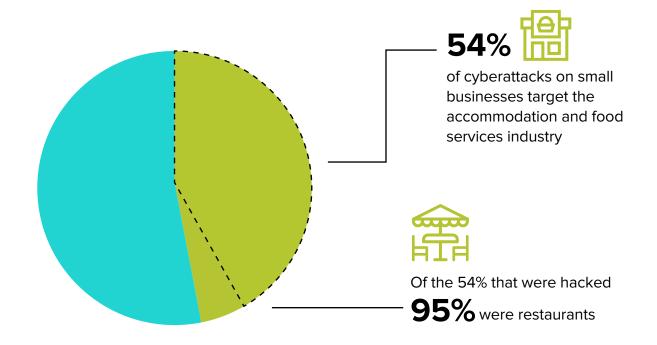
YOU'VE BEEN HACKED. NOW WHAT?

Unfortunately, The Pain is Just Beginning

If you're a small business, especially a restaurant, it's almost inevitable that at some point, you'll be the target of a cyberattack.



HERE'S WHAT HAPPENS

This is what you'll have to do or pay when you're attacked

unless you have the right coverage.



Notify Everyone

The law requires you to notify anyone potentially impacted by a breach. This includes all your customers, employees, vendors – anyone potentially at risk. This takes a lot of time and money.



Offer Credit Monitoring

As part of the notification process, your restaurant will be required to offer and pay for credit monitoring service for a period of time, based on state law. More money.

\$

Pay Fines & Fees

You may have fines imposed as a result of not doing enough to protect customer and employee data. Not to mention potential lawsuits.



And Even More Cost

There's also the cost of reputational damage. How you handle things, dictates how much this area will hurt your bottom line.



Average cost of a stolen record from a single customer, employee or vendor *IBM Security and Ponemon Institute*



Think of all the customers and employees that have run through your system with a credit card transaction or other personal data.

1000 customers x \$225 = \$225,000

HOW TO SUBMIT AN ACCOUNT

To submit new business, make sure your agency is registered. If not Register your Agency.

- **1. Submission Requirements**
 - <u>Cyber Application</u> hotels (other than management companies), restaurants, community associations.
 - Cyber Application hotel management companies only
 - If multiple locations, include an SOV listing the entity names, dbas, addresses, and revenue breakdown
 - Submit the completed application to: Cyber@distinguished.com

Have questions? Email us at Cyber@distinguished.com

The descriptions contained in this communication are for preliminary informational purposes only. Coverages are underwritten by Beazley syndicates at Lloyd's and will vary depending on individual country law requirements and may be unavailable in some countries. The exact coverage afforded by the products described in this brochure is subject to and governed by the terms and conditions of each policy issued.

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