

Insurance for Cyber Risk

You have a passion for keeping sensitive data secure. We have a passion for helping you do just that. Contact your independent agent or broker to learn how Liberty Mutual Insurance can help your business thrive, securely and safely. **Protect your passion.**



By the Numbers

Data breaches affect businesses of all sizes —

55%

Small business owners experiencing at least ONE data breach*

72%

Unable to fully restore their company's data*

30%

Cyberattacks targeted small business with 1-250 employees**

* 2013 Study on Small Commercial Business by Ponemon Institute, Hartford Steam Boiler

** 2014 Symantec Internet Security Threat Report

As a business owner, you may have learned the hard way that computer security and data breaches are not just a risk for giant multinationals or government agencies. Online malware (Trojans, worms, and viruses), spam, and phishing may present a disastrous breach of your security. Also, lost or stolen equipment can mean the exposure of customer information at a cost from which you may never fully recover.

Because we understand the risks associated with electronic devices and online data, Liberty Mutual offers data breach and cyber insurance that provides a critical layer of protection for you and your business. Contact your independent agent or broker to learn more about this critical protection that may be missing from your current coverage.

Comprehensive Coverage Protects Your Business

We cover expenses resulting from a personal data breach at your company, including costs to:

- Notify affected individuals that their personally identifiable information has been compromised
- Contract with computer forensic experts to determine the existence, origin, and extent of a privacy breach
- Retain a public relations or crisis management firm to control potential adverse media and reputational attention
- Provide identity theft restoration services for individuals whose identity may have been misappropriated
- Cover fines and penalties (where insurable by law) when levied against the insured by a government entity or the Payment Card Industry (PCI) due to breach of privacy regulation

Should your business experience a computer attack or data breach, including online malware, denial of service, or an unauthorized person gaining access to your computer system, we cover the costs to:

- Restore or recreate your data and/or systems damaged, lost or corrupted by a computer attack
- Replace lost business income
- Resolve an extortion or ransom demand from someone threatening your computer network, including costs to hire a negotiator

You're passionate about your business. Liberty Mutual Insurance is passionate about protecting it. We rank on the Fortune 100 list of largest corporations in the United States (based on annual revenue). As a leading property and casualty insurer, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet your business's specific needs, regardless of size and location. Visit libertymutualgroup.com/business, or contact your independent agent or broker.

We protect your business against legal action by an affected individual or organization, including expenses resulting from:

- Investigation, defense, and appeal of actions
- Damages, judgments, or settlements to affected individuals for breach of personal information or to organizations for breach of sensitive or confidential business information
- Defense costs added to that part of any judgment paid by us when such defense costs are awarded by law or court order

The Best Possible Outcome on Every Claim

At Liberty Mutual, we believe that insurance is more than a product — it's a relationship. Our commitment to you and your business is based on fair, fast claims handling. Our 4,500 claims professionals in regional offices across the country understand how to manage losses. With dedicated general liability, auto, property, workers compensation, and employee benefits units, we ensure that the right people with the right type of expertise manage each claim.

When you report a claim, a claims handler will guide you through the process, communicating every step of the way. That claims handler will be there to answer your questions and address your concerns throughout the life of the claim, allowing you to focus on your business.

Stop Accidents Before They Happen

The focus of our risk control services group is to help safeguard your business, employees, and property against risk. Our risk control experts will work with you to assess your business, identify exposures, and make practical, sustainable suggestions you can implement to help mitigate risk.

Employer resources include Liberty Mutual SafetyNet™, our proprietary safety website that offers a broad range of educational materials and self-assessment tools to help keep your business safe. Experienced specialists staff our Risk Control Consulting Center to answer your questions, provide advanced technical guidance, and make recommendations both before and after losses occur. Finally, Liberty Mutual offers complimentary safety training that helps you better understand your business's potential for accidents and how to implement cost-effective solutions.

Access Your Account Online

We make it easy for you to access the account information you need 24 hours a day, seven days a week, from one location — mybusinessonline.libertymutual.com. You can make a payment and manage your billing account; view, save, and print policies; and access Liberty Mutual SafetyNet risk control resources. Our customer service professionals are on-call to answer all your account questions.

Your Business Insurance Solution

Whatever kind of protection your business needs, Liberty Mutual can provide a comprehensive insurance solution. Speak with your local independent agent or broker to obtain a coverage package tailored to address your specific concerns. We'll protect your business so you can focus on making your business thrive.