

## Prospecting/Coverage Needs Analysis Tool – Data Compromise Coverage

Every commercial entity holds personal information of individuals. The following questions can assist in discussing the importance of Data Compromise coverage.

1. Does your business keep personal data on employees, customers, and/or vendors?
2. Does the type of personal data include account numbers, credit/debit card numbers, driver's license numbers, social security numbers, and login credentials such as IDs and passwords?
3. How many individuals do you possess this data for?
4. What form of data do you possess? Paper, electronic, or both?
5. Do you provide personal data to third party vendors for outsourced services such as payroll, employee benefits, and customer billing?
6. Did you know that if your business suffers a breach of personal data, you may be subject to state notification requirements?

### Data Compromise Limit Options:

The following table demonstrates the estimated average number of affected individuals that could be serviced if all coverages and services were made available.

Annual Aggregate Policy Limit	Estimated Average Number of Affected Individuals Serviced by Limit*
\$50,000	2,000 to 2,500
\$100,000	4,000 to 5,000
\$250,000	10,000 to 12,500
\$500,000	20,000 to 25,000
\$1,000,000	40,000 to 50,000

\*Based on typical and anticipated "take-up" of services offered. An affected individual is any person that a business keeps personal data on, including employees, customers, and other third parties.

- Typical limit selected is \$50,000.
- Breaches typically involve only a portion of the records kept by an insured entity.
  - HSB Loss examples:
    - An orthodontist had a manila folder containing 150 receipts from patients stolen from her office.
    - Retailer had a computer stolen containing credit card and other customer information on 1,900 customers.

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This summary gives a general description. For all coverages, conditions and exclusions, refer to the policy.

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