

360 PLAN

PROTECTING YOUR BUSINESS



SAFEGUARDING YOUR WORLD

NO NEED TO FEAR A DATA BREACH ...
WHEN YOU'RE WITH FIRST WATCH.



PREPARE • COMPLY • INSURE • REACT

\$100,000 CYBER LIABILITY INSURANCE





Because data thieves' #1 target is small business, First Watch is here to protect you.

You can have peace of mind with our 360 Plan.

Today, more than ever, no business is immune from data security incidents and data breaches. Being properly prepared to prevent data breaches; comply with state and federal laws; react quickly, compliantly and effectively; and have financial risk management in place is crucial. Data breaches most likely are a result of employees not following established procedures and/or employee malicious acts.

If your business collects or stores personally identifiable information on customers or employees—electronically, paper files or otherwise—there's a risk that the information may be breached and your company could face significant costs, including fines and penalties.

The cost of a security breach is always higher than the cost of protection.

Lack of compliant preparation and response can result in:

- \$38,000 average cost for a small business to respond to a data breach.
- Governmental fines and penalties and card association assessments.
- \$20,000 average cost to a small business for forensic investigation.
- 57% of customers lose trust in the brand. 31% terminate the relationship.

We have an easy pathway to state and federal legal compliance.

Data security is often a legal requirement and always a prudent business practice. There are laws in all 50 states, along with federal law, with which businesses of any size, profit or non-profit, must comply. Our 360 Plan provides the tools to help your business with your compliance obligations.

What you should know about data breaches

Data thieves' #1 targets are small businesses with 100 employees or less.

Data thieves are targeting small business owners in many ways, often using them as a gateway to larger businesses, which puts your company at a higher risk.

Employees are the #1 cause of data breaches.

Employee data security training is often a legal requirement and always a prudent business practice. Most companies actively protect their IT with robust security measures, but invest less when it comes to policies and procedures, and employee data breach security training.



EXPLORE the details of our **First Watch 360 Plan.**

Our affordable plan fits any budget.

Affordable for your business and simple and easy to implement, First Watch's 360 Plan is a comprehensive plan delivered through an online platform. Once you enroll, we automatically send you a welcome email, with a link to login and access your benefits.

ALL-INCLUSIVE 360 PLAN INCLUDES:

CYBER LIABILITY INSURANCE \$100,000 (Annual Aggregate)* – Zero retention

- Defense & Settlement or Judgment
- Regulatory Fines & Penalties (including PCI)
- Mandatory Forensic Examination
- Notification
- Call Center
- Forensics
- Credit and Identity Monitoring
- Public Relations
- Associated Legal Expenses
- **SUBLIMITS**
 - Ransomware – \$10,000
 - Telecommunications Theft – \$10,000
 - Social Engineering Fraud – \$10,000

BREACH PREVENTION AND COMPLIANCE TOOLS (with periodic updates)

- Organizational Data Breach Online Risk Assessment
- Operational Data Breach Online Risk Assessment
- Breach Tabletop Exercises
- Articles and Commentary
- Sample Policies and Procedures
- HIPAA Pre-Breach Resources
- State Legislative Resources

DATA BREACH SECURITY EMPLOYEE TRAINING VIDEOS (with online quizzes)

- Employee Awareness
- Phishing
- Data Breach Preparedness
- Confidential Information
- Passwords
- Mobile Devices
- Physical Security
- Electronic Communications
- Data Destruction
- Minimum Necessary

PHISHING INTRUSION SIMULATION TESTING

- Initial Baseline Test
- Periodic Testing

DATA BREACH REACTION SERVICES

- Legal Consultation (Data Breach)
- Forensic Investigation
- Notification Letters—Print and Email
- Call Center Assistance
- Identity Protection
- Public Relations

DATA BREACH REACTION GUIDE

- Data Breach Reaction Plan
- Data Breach Reaction Plan Development - Attorney
- Data Breach Attorney Hotline

PRE-BREACH LEGAL ACCESS

- Data Security Attorney Hotline

OPTIONAL PREMIUM 360 PLAN INCLUDES:

\$250,000 CYBER LIABILITY INSURANCE LIMIT (Annual Aggregate)* – Zero retention

WISP Written Information Security Program

A WISP is intended as a set of comprehensive guidelines and policies designed to safeguard all sensitive data maintained by your business, and to comply with applicable laws. You could develop your own WISP by using our Breach Prevention and Compliance Tools or you could save time and money by purchasing our WISP optional benefit.

*This is a brief coverage summary, not a legal contract. The actual policy should be reviewed for specific terms, conditions, limitations, and exclusions that will govern in the event of a loss. Extended sixty day reporting period applies.

PREPARE. COMPLY. INSURE. REACT. FIRST WATCH 360 PLAN IS RIGHT FOR YOUR BUSINESS.

YOU CAN RELY ON FIRST WATCH.

First Watch is a solutions company dedicated to creating services to help companies protect their assets from the devastating effects of a data breach. We pioneered ID Risk Scoring and ID Monitoring 15 years ago. Over 10 years ago, we began offering data breach reaction services to carriers that write cyber liability insurance policies and to law firms with a specialty practice in data security and breach notification.

We are committed to innovation and higher standards for the ever-changing world of data theft, identity theft and fraud protection. We offer comprehensive solutions for businesses and organizations of all sizes. Whether it is your business, your brand, or your identity, First Watch exists to safeguard your world.

For more information call **866-796-2161** or email sales@firstwatchcorp.com.
Or visit us at firstwatchcorp.com/sb.

