

CYBER PROTECTION PLANS—NO UNDERWRITING

INCLUDES \$100,000 OR \$250,000 CYBER LIABILITY INSURANCE—ZERO DEDUCTIBLE



DATA BREACH PROTECTION

SAFEGUARDING YOUR WORLD

NO NEED FOR YOUR CLIENTS TO FEAR A DATA BREACH ...
WHEN THEY HAVE FIRST WATCH.



PREPARE • COMPLY • INSURE • RESPOND

TOOLS FOR SMALL BUSINESS CLIENTS



FIRST WATCH HELPS YOU HELP YOUR CLIENTS.



When your clients purchase a First Watch Cyber Protection plan through your organization, they receive a high-value data breach protection plan, and you can:

- Increase your revenues.
- Expand your coverages for improved client retention.
- Enhance your value proposition.
- Reinforce your Trusted Advisor role.

And the great part is that First Watch can do all the work.

First Watch's flexibility works for our marketing partners.

Whether you have clients, account holders, franchisees, healthcare providers or members, First Watch has a cyber protection plan to meet their needs. We have the flexibility to work within your marketing strategy.

You have the option to embed First Watch plans with your products and services or market them as retail offerings. The good news is our marketing partners do not need insurance licensing.

PREPARE ► COMPLY ► INSURE ► RESPOND

Small businesses are the #1 target of data thieves.

Over 70% of data breaches are caused by lack of employee training, phishing attacks, and employees' malicious acts ... not IT failures. First Watch Cyber Protection plans help address these failures.

Additionally, there are breach notification laws in 50 states, federal law, and 240 pieces of pending legislation. And small businesses have the same compliance obligations as large businesses.

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

Most small businesses don't take the steps to properly prepare, comply, insure and respond to a data breach. Lack of compliant preparation and response can result in:

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

Our affordable plans fit any budget.

Affordable for your clients and simple and easy to implement, First Watch's cyber protection plans are comprehensive plans delivered through an online platform. Once your clients enroll, we automatically send them a welcome email, with a link to login and access their benefits.

SHIELD PLUS PLAN INCLUDES:

- \$100,000 Cyber Liability Insurance. Zero Deductible. No Underwriting.
- Data Breach Security Employee Training Videos
- Phishing Intrusion Simulation Testing
- Data Breach Response Services
- Organizational Risk Assessment
- Data Breach Preparedness

See the 360 Plan below for benefit descriptions.

360 PLAN INCLUDES:

CYBER LIABILITY INSURANCE

\$100,000 (Annual Aggregate)*
or
\$250,000 (Annual Aggregate)*
– Zero deductible
No underwriting

- 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

COMPLIANCE TOOLS AND BREACH PREVENTION

(with periodic updates)

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

DATA BREACH PREPAREDNESS

- Data Breach Response Plan
- Data Breach Response Plan Development - Attorney
- Data Breach Attorney Hotline
- Breach Tabletop Exercises

DATA BREACH RESPONSE SERVICES

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

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

PRE-BREACH LEGAL ACCESS

- Data Security Attorney Hotline

360 PLUS PLAN INCLUDES:

- **\$250,000 CYBER LIABILITY INSURANCE LIMIT** \$250,000 (annual aggregate - zero deductible)*
- **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.
- **ALL NON-INSURANCE BENEFITS OF THE 360 PLAN** *See the 360 Plan above for benefit descriptions.*

*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. RESPOND. FIRST WATCH CYBER PROTECTION. PLANS TO FIT EVERYONE.

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 response 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 **888-635-3587** or email sales@firstwatchcorp.com.
Or visit us at firstwatchcorp.com/sb.

