



## Cybercrime Protection and Insurance for Business

BIZLock programs provide organizations with the expert assistance and financial relief needed to confront a data breach or business identity theft head on. This means you have a range of consultancy services available – before, during and after a data breach incident – as well as financial assistance if a breach occurs.

### **When your company is targeted, will you be prepared?**

Criminals and thieves are targeting businesses for quick and easy profit, even developing sophisticated cyber schemes to steal the actual identities of businesses like yours.

If the proper insurance protections are not secured before a data breach or business identity theft occurs, the future of your business could be in jeopardy due to liabilities, extensive recovery and reimbursement costs as well as reputation and brand damage.

Since 1997, Identity Fraud, Inc. has had a finger on the pulse of data theft, cybercrime exposures and identity fraud. In that time, digital information has vastly increased in importance for both individuals and organizations. Identity Fraud Inc. helps organizations safeguard their invaluable information with a suite of products and services tailored specifically to the needs of small and medium-sized businesses.

### **BIZLock Cybercrime Protection**

BIZLock®, Identity Fraud Inc.'s flagship product for small and medium business, offers an optimal blend of cyber insurance and protection against data risks. Protecting your employees and customers from the adverse effects of cybercrime can protect your reputation, competitiveness, and limit your liability and exposure to regulatory fines and penalties. Identity Fraud Inc.'s platform is flexible, and it's simple to manage and implement requests for customized programs to respond to any breach scenario affecting individual or business records.

# Cybercrime Protection and Insurance for Business



## BIZLock Program Options

### Insurance

**Business Identity Fraud Insurance:** Organizations are increasingly threatened with having their business identity itself stolen. Business Identity Fraud Insurance provides expense reimbursement combined with Identity Fraud Inc. resolution services to protect businesses and their customers from the enormous potential harms of business identity fraud.

**Personal Identity Insurance:** BIZLock helps businesses offer personal identity insurance directly to their customers and employees, enhancing individual protection in the event of a business breach, to help mitigate liability if HR records are breached, and to provide timely employee benefits.

**Cyber Liability Insurance:** BIZLock allows businesses to address today's privacy, cyber, and data theft liability exposures, and includes unique breach response protections for data breaches affecting individuals.

**Payment Card Industry (PCI) Insurance/Merchant Data Breach Insurance:** Merchants that lose payment card data are subject to card association fines, penalties and more. BIZLock solutions can be designed to provide best-in-class PCI coverage to ISO/MSPs and their merchants.

**Reinsurance:** Insurance organizations interested in offering personal or business identity insurance and/or cyber liability insurance can take advantage of the BIZLock infrastructure for reinsurance, outsourced resolution services, loss control, and loss adjusting services.

### Victim Resolution

**Incident Response:** BIZLock helps businesses respond to the largest known data thefts, from simple victim assistance and notification services to customized web sites, and computer security related forensic investigations and consulting services.

### Computer Security Services

PCI, HIPAA, Gramm-Leach-Bliley, the Patriot Act, the NCUA's Rules and Regulations, Part 748, including Appendix A and B, SOX, and numerous state laws place stringent requirements on organizations.

BIZLock and its partners support risk management and compliance efforts with:

- Computer Security Plan Development
- On Site & Self Assessments
- Vulnerability Scans
- Policies & Procedures
- Incident Response / Forensic Services
- Notification Services
- Consumer/Member Remedies

### Data Breach Incident Response

BIZLock provides pre-incident response planning and comprehensive post-incident data breach response services. Identity Fraud, Inc. and its partners have the capacity and expertise to manage the largest of data theft cases, from a computer and forensic analysis vantage to full notification, consumer remedies, and PR.

### Education and Loss Control eLearning Programs

All businesses can benefit from training employees, managers, and even executives on identity crimes, privacy, security, and information handling practices.

Identity Fraud Inc. provides affordable, effective, and scalable BIZLock education programs that are tailored to specific industry segments, whether you have five, 5,000 or 50,000 employees.

Identity Fraud Inc. regularly helps businesses reduce the impact of identity crimes in daily operations, reduce fraud losses, build front-line employee defenses against fraud, increase accountability, loss control, and support privacy and security objectives.

### BIZLock Strategic Partner Program

Financial institution and insurance companies can include one or several BIZLock program options in their core products to help attract and retain customers and members.

To learn more about BIZLock and BIZLock partner programs, contact Identity Fraud, Inc. at [partners@identityfraud.com](mailto:partners@identityfraud.com), visit [www.bizlock.net](http://www.bizlock.net) or call us at 1-844-432-LOCK (844-432-5625).

