



What is getGuard™?

getGuard™ is affordable privacy liability insurance. It covers the unintentional delivery of private and confidential data. That means your business has liability coverage if someone accidentally releases personal or private information to anyone who should not receive it. This policy can cover you whether the information released was in paper or electronic format.

It also covers the expenses associated with notifying your clients and customers of any personal data breach. Such notifications are now required by most states and some federal laws. Currently, 32 states have Breach Notification Laws. getGuard is a licensed insurance product in all states except Hawaii and Alaska.

Why does my business need getGuard?

Almost every business - from retail to healthcare to professional services - handles personal information. Personal information includes such data as credit card numbers, social security numbers, and healthcare records. Many businesses think they have insurance coverage for privacy liability. But, most traditional insurance policies do not address privacy breach risks.

Who needs getGuard coverage?

getGuard is an essential coverage needed by every business. Whether you are a Fortune 500 company or a sole proprietor, this is a mandatory coverage to protect you from lawsuits and expenses due to a privacy breach or identity theft.

A.M. Best
Rated "A"
rated carrier



88 million Americans are at risk for identity fraud, according to a list tallied by the Privacy Rights Clearinghouse (PRC).



Why getGuard™? Just Read the Headlines

Boone Woman Sues Wal-Mart For Printing Confidential Information Source: Des Moines Register

Computers That Were Sold May Have Contained Confidential Information Source: Unites States Senate Report

TJ Maxx Says 45.7 Million Credit-Card Numbers Stolen Source: Wall Street Journal

Starbucks Loses Laptops with Worker Data Source: USA Today

Insurance Customer Records Stolen Source: Louisville Courier Journal

UCLA Alerts 800,000 to Data Breach Source: New York Times

Limits offered:

\$50,000/\$100,000

\$100,000/\$200,000

\$300,000/\$600,000

Low Minimum
Premiums

The Ponemon Institute is a research institute dedicated to privacy management practices in business and government. Its Survey on Data Security Breaches reveals that 69% of companies reported serious data leaks. The majority of data breaches involved the loss of confidential business information, followed closely by the loss of personal customer information. The survey reports that of the top data security breaches:

- 39% involved confidential business information
- 27% involved personal information about customers
- 14% involved intellectual property including software source code
- 10% involved personal information about employees



getGuard™ Insurance
26451 Curtiss Wright Parkway, Suite 103
Richmond Heights, Ohio 44143
Email: sales@getguardinsurance.com
Tel: **866.466.2003** Fax: **866.466.2004**
Visit our website www.getguardinsurance.com



GENERAL UNINTENDED AND RELEASED DISCLOSURE LIABILITY COVERAGE APPLICATION

AGENCY: []

AGENCY PHONE: []

1. Full name of Applicant: _____

2. Address: _____

City

State

Zip

3. E-Mail Address: _____ Website: _____

4. Corporation Partnership Individual Other Date Established _____

5. Please provide a brief description of your operation? _____

6. Number of employees: Full Time _____ Part Time _____ Seasonal _____ Total _____

7. In the past five years has your named changed? Yes No
Has any other business been purchased? Yes No
Have any mergers taken place? Yes No

*If yes, please attach details describing any changes in operations and key employees.

8. Gross Receipts: Estimate for the coming year: _____

9. Have you established a quality control / risk management / continuing education program to limit your loss exposure? No Yes - If yes please describe _____

10. Describe nature of confidential records maintained?

a. Confidential employee records? _____

b. Confidential third party records? _____

c. Paper /electronic / storage of records? Paper Electronic Both

If electronic - do you utilize security software? No Yes, name of software: _____

If paper - is access locked/denied when business is closed or staff is off duty? Yes No

Number of employees with access to those records: _____

11. Do you have an on site personnel department? Yes No

12. Are employees instructed in the nature of privacy? Yes No

13. Has any insurer canceled or refused to renew any insurance coverage's in the past 5-years? Yes No

14. Please indicate desired coverage limits Per Occurrence/Aggregate:
 \$50,000/\$100,000 \$100,000/\$200,000 \$300,000/\$600,000

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

I hereby declare that the above statements and particulars are true and that I have not suppressed or misstated any material facts and I agree that this application shall be the sole basis of any subsequent contract or insurance with the company. Signature of the application does not bind the firm or company to complete the insurance. Application must be signed and dated by principal, partner, officer or director of firm.

Date Signature of Applicant Title

PLEASE NOTE: Completion and submission of application is for the purpose of securing a premium quotation only. No coverage will be effected until receipt of written instructions and premium payment.