



Broker
Reference
Guide

Privacy Breach

Help your clients protect their business

06/14

IDT | 911



Prepare your clients for the unexpected

If your business clients handle or store any sensitive customer or employee information, they're at risk of a privacy breach.

Regardless of whether they own a large or small business, the risk grows if they store the information electronically or routinely deal with credit cards, social insurance numbers and other sensitive information.

In the event that sensitive data is lost or released, your client could suffer negative impacts to their business in terms of the significant time and money it takes to resolve the situation. The company's reputation and credibility may also be at stake and requires additional protection.

Aviva's privacy breach policy provides the coverage* and solutions to help mitigate the potential impacts of a privacy breach situation.

Help clients protect their business

At Aviva, we recognize that no business client can fully alleviate the risk of privacy breach.

That's why we've partnered with IDT911 to provide your clients with quick and efficient solutions that can help safeguard and restore their business, reputation and their customers' trust.

IDT911 offers first line of defence services** for privacy breach preparation, damage control and resolution. These services help businesses address the risks and cope with the rising costs of a breach, by offering both proactive and reactive assistance to businesses.

Aviva's privacy breach coverage, combined with value-added services from IDT911, provides your clients with the support they need to prepare for and respond to a breach, and includes coverage for services and expenses that relate to discovering and notifying those impacted by a privacy breach.

When you recommend Aviva's privacy breach coverage to your clients, you can be confident they'll have the help and protection they need, both before and after a breach.

Broker Benefits

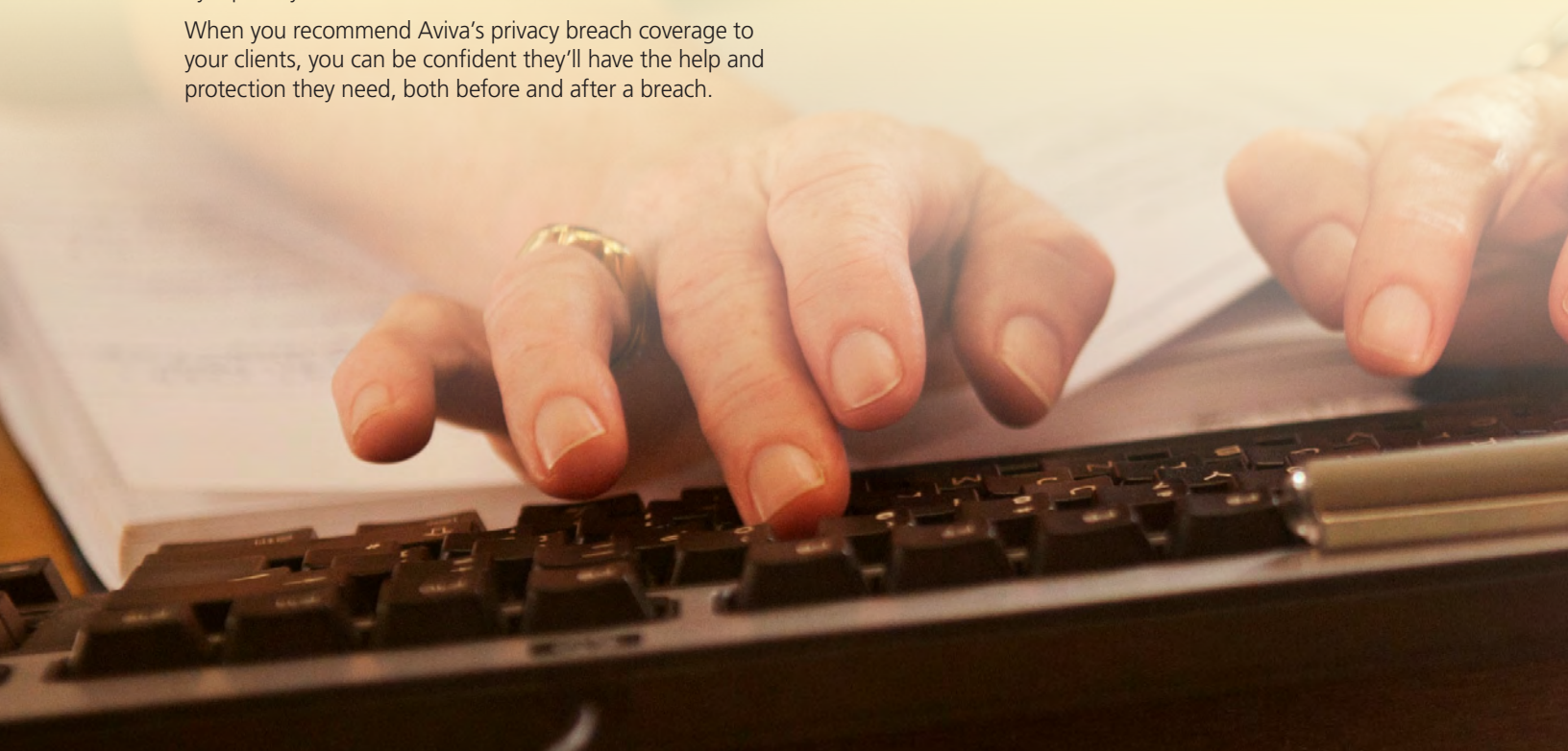
Why should you recommend Privacy Breach coverage?

The risk of privacy breach is increasing due to society's reliance on technology, data security issues and information sharing.

Your commercial clients depend on you to educate and help them prepare for risks, and they rely on your expertise to recommend services that will help them in the event of a risk such as a privacy breach.

Reinforce your role as a trusted advisor and show you care about your clients' reputation and data security by:

- Raising awareness about this growing and costly problem
- Offering privacy breach coverage as a risk solution
- Helping to minimize errors and omissions exposures



Aviva's privacy breach coverage

We care about your clients' business, and provide the insurance coverage and services to help them deal with the challenges of a privacy breach. With Aviva's privacy breach coverage, your clients are protected for:

Privacy breach expenses

This coverage is for the following specific services and expenses, following your client's discovery of a breach:

- Privacy breach consulting services
- Notification recipient services
- Notification expense reimbursement
- Regulatory research and compliance expense

Privacy breach liability

For greater protection, offer your clients additional coverage to complement their Commercial General Liability and their privacy breach expense coverage. Privacy breach liability provides coverage for defence costs and damages because of a claim or lawsuit due to a privacy breach.

This coverage applies to:

- Any wrongful acts that result in the loss, copying or release from one or more databases with personal information that your client controls; if the act was committed in the normal course of his/her business or profession, and provided any action is brought and adjudicated within Canada.
- All claims for wrongful acts made against the client, his/her employees and his/her dependants or beneficiaries

Note: In the event that a privacy breach claim is made against your client, it must be reported to Aviva within the same policy period.

Privacy breach services available through IDT911

A number of value added services are available through Aviva's partnership with IDT911, providing specific coverage for the following services and expenses related to discovering and notifying those impacted by a privacy breach:

IDT911 services help your client to:

- Determine the nature and extent of the situation and next steps
- Facilitate the process with the claims department
- Develop breach victim notifications and industry best practices to respond to a breach
- Organize a media response if necessary
- Provide expert case handling from first call to remediation with built-in identity theft resolution for all affected individuals

Plus, when your client qualifies for Aviva's privacy breach expense coverage, they're given access to a secure website managed by IDT911, featuring useful tips and guidelines to help businesses minimize the risks and impact of a breach.

AvivaCanada.com/Privacybreach provides the tools required to protect sensitive data effectively and identify how to respond appropriately in the event of a privacy breach, including:

- **Notification laws and regulations:** which provide information on consumer, regulatory and third party requirements
- **Incident response plan template:** to establish procedures for handling a breach and working with IDT911 to minimize the impact and potential fallout of the breach
- **Educational resources:** which provide data protection tips, breach scenarios, articles and best practices



Sales tips for privacy breach coverage and services

Your business clients depend on you to provide solutions for risks such as privacy breaches.

Follow these four steps to introduce privacy breach services to your clients:

1. Educate your clients about privacy breaches by sharing important information:

- Business owners are required by law to take action when a privacy breach occurs or they could be at risk of incurring fees, penalties and possible civil litigation.
- Big companies aren't the only victims of privacy breaches. Small organizations have a greater need for privacy security than larger ones, yet they attribute less importance to protecting private information.
- A recent study[†] showed that only 31% of Canadian companies surveyed have guidelines in place if a privacy breach occurs.
- 69% of Canadian companies surveyed reported a cyber crime attack in 2012.

2. Explain how a breach can happen

Most clients think a privacy breach could never happen to their business. Explain the most common breach scenarios to your clients, such as:

- Lost or stolen laptops and storage devices
- Accidental mailing/emailing to the wrong individual
- Improper document or office equipment disposal
- Unintended posting or sharing of sensitive data
- Breach caused by a third-party vendor

What if a client experiences a breach?

At the first sign of a breach or breach related issue, policyholders should call Aviva's claims department immediately at **1-866-MY-AVIVA**.

Once their eligibility is verified, basic contact information is taken and provided to an IDT911 breach consultant. The breach services team will contact the client within one business day.

If your business client calls you directly, simply instruct him or her to call Aviva's claims department at **1-866-MY-AVIVA**.

3. Assess risk

Visit Avivapartner.ca today to access the Privacy Breach website provided by IDT911, where you can determine whether a client's company is vulnerable to a privacy breach with IDT911's *Data RiskCompass*[™].

You'll learn more about the weaknesses in your client's data security and how to eliminate them simply by answering a few questions.

4. Assess the third party liability coverage required

Assist your clients to determine the third party privacy breach liability coverage they need to protect them from defence costs and damages resulting from a privacy breach.



About Aviva Canada Inc.

Aviva Canada Inc. is one of the leading property and casualty insurance groups in Canada, providing home, automobile, leisure and lifestyle and business insurance.

We have more than 3,000 employees partnering with 1,700 independent broker partners to meet the needs of more than three million customers nationwide. Aviva Canada Inc. maintains an "A" positive outlook rating from Standard & Poor and an "A" stable outlook from A.M. Best.[§]