

Introducing The Cyber Protection Program

Offered by Corporate McDonald's

Valuable privacy liability coverage for our McDonald's partners – for you, your store, your employees and your customers

In the event of any suspected data breach, be assured...

- A team of experts are on hand and ready to assist - 7 days/week.
- The forensic expert will try to be on site within 24 hours of notification.
- You call one number and a member of the team will walk you through the process.
- So, when a breach or suspected breach occurs, you can respond quickly to address the situation and protect your reputation while minimizing disruption to your day-to-day operations.

Unlimited Risk Management and Loss Control Service

At a dedicated website - www.beazleybreachsolutions.com- insureds can access compliance and data security policy information, email alerts of key legal and regulatory developments and other online support for client questions on data security issues.

Program Cost too affordable to pass up

For \$500 (per stand-alone location, \$250 each satellite) per year, owners can purchase this comprehensive Cyber Liability Insurance. Renewing Gallagher clients will automatically receive a quote in their Package Proposal. New clients will provide the information needed when they submit their application through Corporate McDonald's. It's that simple.

ePrivacy BREACH?
Employee Info SECURE?
Customer Data SAFE?

We all rely heavily on electronic information, Private, sensitive information – such as credit card transactions, employment records, personnel or vendor data and banking information – is a vital asset that must be protected by you, its custodian.

In fact, you have a legal obligation to protect that data and failure to do so can have a profoundly *expensive* impact on your business under current Data Protection legislation.

**KNOW YOUR EXPOSURES.
 PRIVACY BREACHES CAN
 OCCUR UNDETECTED.**

Breach Response Coverages		
Information Security and Privacy Liability	\$1,000,000 Each claim & total policy aggregate	- Theft, loss or unauthorized disclosure of personal information. - Failure to prevent a security breach. - Failure to timely disclose a breach in accordance with the law. - Failure to comply with a privacy policy.
Privacy Breach Response Services – Legal & Forensic costs	\$100,000 Sub-limit within the aggregate	- Provides costs incurred for a forensic computer expert to determine cause of breach and the extent of the damage. - Provides a PCI investigator to verify standards following a breach. - Attorney's fees. - Cost for a computer security expert to advise on how better to protect their system in future. - Notification to affected individuals (25,000 notified individuals per location/250,000 notified individuals in the aggregate). - Call Center services to notified individuals for breaches involving 100 individuals or more.
Regulatory Defence & Penalties	\$500,000 Sub-limit within the aggregate	Reimbursement for expenses & penalties the insured is obligated to pay following a regulatory proceeding.
Website Media Content Liability	\$1,000,000 Sub-limit within the aggregate	Full media coverage for content contained within an Insured's website.
Crisis Management & Public Relations	\$100,000 Sub-limit within the aggregate	Costs incurred by the Insured in order to mitigate reputational harm following a breach.
PCI Fines & Costs	\$250,000 Sub-limit within the aggregate	Provides reimbursement for PCI fines and associated costs the insured is obligated to pay following a breach.

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Cyber Protection Program

Information provided by Edgewater Holdings, Ltd.

Why every restaurant owner should be protected from Cyber threats

Real Threat: Credit Card use can be hacked by Internet thieves every time you charge a credit card. The local police will come to your restaurant or certified letter and announce they have determined your system is where the problem (breach) started!

The restaurant owner is responsible for notifications to customers, state fines and penalties and the POS provider can freeze credit until reimbursed for potential fines and penalties; all adding up to tens of thousands of dollars to the owner.

The Cyber Protection Program premium:

For Owner Operators, \$500 (per standalone store) (\$250 satellite) per year, restaurant owners can have these expenses paid by insurance, and have a cyber-specialist available for cyber questions 24/7.

The Cyber Protection Program Risk Management Services:

The program includes risk management services provided by EPRMA.

Toll-Free 24-Hour Hotline: If you have a breach or think you have a breach please (866) 567-8570

Upon notifying us, our Breach Response Services Group will work with you to respond to the incident, retain service providers, and implement Breach Response Services as provided by the Policy. You will also find information about what to do in the event of a breach on the EPRMA.org website under the Breach Response tab.

For additional information on Cyber risk management services: www.EPRMA.org