



Why Cyber Liability is Essential for Human Service Organizations

One data breach can have costly, long-term implications that severely impact the future of *any* organization.

Commercial businesses aren't the only ones who store sensitive information on local and remote computers but Human Service organizations may think Cyber Liability is only for businesses. What they may not realize is that computers are not the **only** way information is exposed.

What is Personally Identifiable Information?

Personally identifiable information is sensitive data that can be used to gain unauthorized access to an individual's personal accounts or identity theft. It could be one piece of information, or combination of any of the following:

- Bank Account Numbers
- Birth / Death Certificate
- Credit Card Number or Report
- Date of Birth
- Driver's License Number
- Home Address
- Medicaid Numbers
- Medical Records
- Social Security or Tax ID Number
- Username / Password

Cyber Liability protects organizations by covering expenses associated with an information breach.

“I Don't Think We Can Afford It.”

Some organizations will decline coverage due to budget restrictions without considering that the costs associated with breaches can quickly surpass the actual premium amount.

What It Typically Costs

Type of Organization	Premium
Marketing Research Co.	\$6000
Behavioral Healthcare	\$3000
Excavation/Construction	\$2661
Nonprofit Social Service	\$1000

With the average cost of a single successful cyber attack against a business averaging \$300k, having a Cyber Liability policy is money well spent. It could save the organization significant dollars.