SafeBusiness™ Survival in the digital world

Protection for Intellectual Property Liability, Privacy Violations and Data Loss

Restoring data and fighting lawsuits consumes your time, money and a great deal of expertise just when your focus should be on the continued success of your business.

Saving you time, money and resources

Many companies are unaware that their current business insurance policies most likely do not cover them for all of their technology-related risks. ***Safe***Business is designed to cover those risks that traditional policies either choose to ignore or exclude.

SafeBusiness is a new kind of insurance policy designed to give you access to the experts when you need it most.

What's covered?

Data loss	Liability
√ Computer virus	√ Virus transmission
√ Employee error	√ Defamation
√ Hacker attack	√ Libel/Slander
√ Theft	√ Privacy
√ Physical Damage	√ Plagiarism
√ Natural disaster	√ Website
√ Power surge / failure	√ HIPAA violations

Risk Qualifications: Up to 100 email users

Premiums: Start from $747

Coverage limits:
1rst Party: $15,000 - $75,000*
3rd Party: $250,000 - $1,000,000*

Minimum deductibles:
1rst Party: $1,000*
3rd Party: $1,000*

**Higher limits and deductibles available upon request.*

Data loss

- What would happen if you lost your data?
- What would it cost to rebuild it?
- What if your backup tapes go missing or fail?
- What if an employee damages your network?

Did you know … 43% of companies that lose vital data don't reopen, and 29% close within two years? How long could your company survive?

SafeBusiness™ provides you with immediate access to data recovery experts whose priority is to get your business up and running as soon as possible.

Email and Web site liability

- Should your website be covered for Intellectual Property Infringement?
- What would happen if confidential client or employee information found its way in to the wrong hands?
- What if a sensitive Email went to the wrong customer?
- How much would it cost to fight these lawsuits?
- Does your lawyer have the appropriate expertise?
- What if hackers steal sensitive customer information?

Increasingly, through the burden of legislation, the issues surrounding privacy are proving a fruitful ground for litigation.

SafeBusiness™ provides access to expert legal advice and assistance vital for defending 3rd claims whether or not they have any foundation. The policy covers any legal fees and damages incurred.

For more information contact us…

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Target audience

Any business, of any size, that has a company Email system, Web site or stores data on a computer network.

You are exposed if your company has one or more of the following:

- ☐ **Email**
- ☐ **Uses the Internet**
- ☐ **A computer network**
- ☐ **Stores data (financial, employee, customer, product)**

Pricing Example:
A business that has 30 email users:
1st Party - $898 ($20,000)
3rd Party - $1,470 ($250,000)
Combined - $2,135
(Pricing excludes Surplus Lines Tax and any Fees)

If you want to find out more information about what we do and how we do it then please contact us.

IBSL represents Lloyd's of London and other fine insurance institutions.