



CYBER LIABILITY INSURANCE

**Safeguard your business
from data breaches.TM**

SAHOURI.

Insurance made simple.SM

WE ARE SAHOURI.

45+

Years of experience

97%

Client retention rate

100%

Privately held

100%

Client focused

Located at the center of Tysons Corner, VA

BEST PLACES TO WORK
BUSINESS INSURANCE 2015

2015 GOLD
STEVIE® WINNER
CUSTOMER SERVICE



BUSINESS INSURANCE
40 under **40**
TOP BROKERS

**"Our philosophy is to improve your existing coverage and save you money.
If we can't accomplish both, then we don't deserve your business."**

Fuad M. Sahouri - CEO

One Agency. Every Solution.



Property & Casualty



Risk Management



Employee Benefits

Licensed in 50 states



Worldwide capabilities

With amazing service!



90 Day
Renewal Strategy



24 Hour
Customer Service



Dedicated Client Teams



Same day turn-around
on Certificates



Concierge Service



Claims & Billing
management



Cybersecurity
industry experts



Comprehensive Risk
Analysis



MINOR security flaws can cause MAJOR data breaches.

If you do business online, handle either customer or medical data, credit cards and orders, or want to succeed in the digital age — you need Cyber Liability Insurance. Not just in case, you need it because it is essential to the success of your business. Have you ever lost a USB drive? Have you ever forgotten to sign out of your email on a public computer? Have you ever used an easy to guess password? Cyber threats will only increase because cyber criminals have much to gain and you have much to lose.



Hacking



Viruses



Lost USB Drive



Stolen Laptop



Theft or Loss of Data



Social Media Scandal



Identity Theft



Corruption of Data



Stolen Password

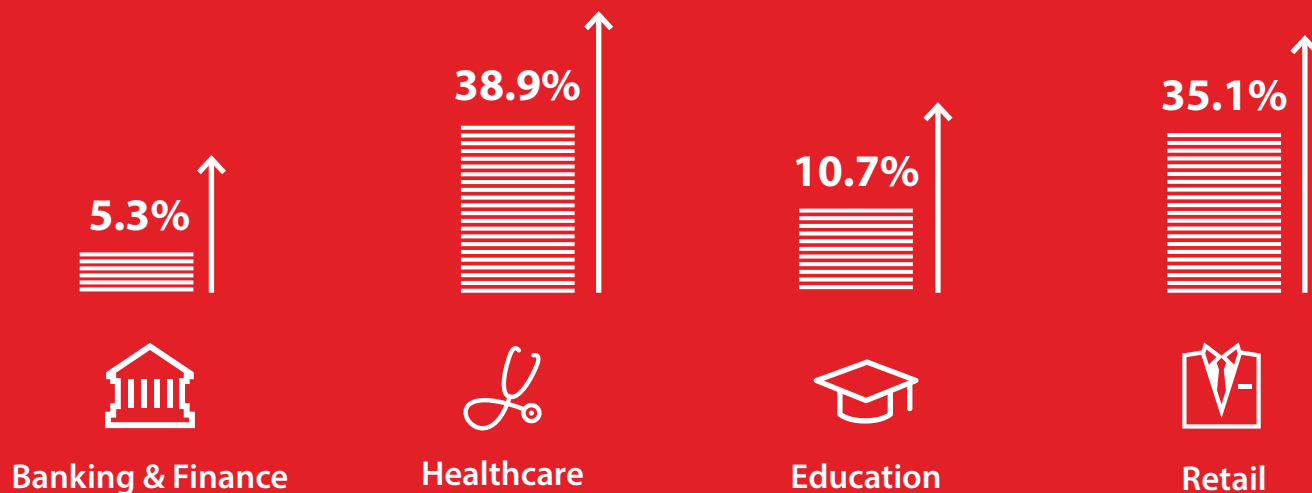


Don't make the mistake of thinking, 'I don't need this because it won't happen to my business.'
'One-third of all cyber attacks are carried out on businesses with less than 250 employees.'

Tameka Sapp, Account Executive

Research conducted by Symantic© Security.













Cyber Attacks have increased 48% in 2014.



\$500K

The average cost per record from a data breach is \$194. If you have 3000 clients, you may be facing \$500,000 in expenses and fines.

The cost of not being covered is devastating.

\$	 Notify Individuals	 Public Relations	 Credit Monitoring	 Third party Errors
\$\$	 Loss of Customers	 Data Forensics	 Damage to brand name	 Retrieval of data
\$\$\$	 Fines & Penalties	 Business Interruption	 Legal Defense Costs	 Crisis Team Management



Cyber Liability Insurance.



Privacy Coverage.

Covers financial losses related to the loss or theft of customer information and business data.



Network-Security Coverage.

Covers the costs of your website or network being shutdown for an extended period of time.



Extortion Liability Coverage.

Protects against losses due to a threat of extortion, such as a website hijacking.



Network-Security Coverage.

Covers expenses related to the management of a cyber crime incident.



Media Liability Coverage.

Protects against libel or false-claims made through media such as Twitter, blogs, and Facebook.



Technology Errors and Omissions.

This coverage protects you from a financial losses related to errors, omissions, or negligent acts.



5 Reasons why you will love our Cyber Liability Program.

1 You are covered from the beginning.

You are covered from the day you began your business rather than the date the policy started. Most breaches are unknown for years before insurance is in place and they are discovered.

2 First Party Expenses are covered.

These expenses include notifying customers of the security breach, indemnification costs, reputation damage control, hardware damage, business interruption expenses, fines and penalties, and legal costs.

3 Third Party Damage is covered.

Even if your data breach affects your clients or even your client's customers, all Third Party Damage expenses are covered.

4 There is no encryption exclusion.

Our policies cover a breach even if it occurred on an unencrypted device, which is important because most devices are not unencrypted.

5 Regulatory Fines and Penalties are covered.

Our program covers regulation fines and penalties from the Government, which can total in the millions for businesses with a lot of customer information.

Insurance made simple.SM

Washington DC.

8200 Greensboro Drive, suite 1550
McLean, VA 22102

New York.

1501 Broadway, 12th Floor,
New York City, NY 10036

Texas.

10777 Westheimer, suite 1100,
Houston, TX 77042

703.883.0500

cyber@sahouri.com

sahouri.com