

BI&I Data Compromise and Identity Recovery

Data Compromise

All businesses are data breach targets. With fewer protections against data breach than large companies, small to mid-sized businesses are more vulnerable and less prepared for the complexity and cost of responding.

Data Compromise is affordable, covers costs of notifying those affected, and includes valuable professional help to respond promptly and properly to preserve business relationships and reputation.

Data Compromise coverages

- Legal review for notifying those affected by the breach
- Forensic IT help to determine the extent of the breach and who was affected
- Preparation and production of notification letters to affected individuals
- Notification of the data breach to the Office of the Privacy Commissioner of Canada and regulatory authorities
- Fraud alert for persons affected by the loss of personal information
- Identity restoration case management for identity theft victims
- Public relations services to help respond to the potential impact of the breach on business relations

Identity Recovery

Complex, frustrating and time-consuming, the process of restoring a stolen identity can take an owner's focus off their business. Loans and other activity dependent on the owner's credit may be put on hold, while the restoration process can cost thousands. Identity Recovery not only pays for costs related to restoring identity integrity to pre-theft status, it includes top professional services to help business owners navigate the restoration process faster, with less trouble.

Identity Recovery coverages

- Various legal fees caused by an identity theft, including civil and criminal defense
- Lost wages and childcare / eldercare expenses due to time away
- Access to identity restoration case managers – investigators who help victims through the process
- A toll-free help line with identity theft counsellors
- Credit bureau reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, phone, shipping, notary and filing fees and other out-of-pocket costs



eRiskHub® – A free resource for policyholders

eRiskHub® is a web portal for policyholders to access exclusive data breach mitigation and risk management tools. This easy-to-use website helps businesses understand information exposures, establish a response plan, manage the costs and minimize the effects of a data breach. It includes the latest news, a self-assessment guide, webinars, and step-by-step suggestions on what actions to take when data is breached.

Details on how to access eRiskHub® are shown in the policy declarations.