

Data Breach Security Program for Merchants

Here are details of the program designed to protect you from the potentially business-threatening costs of a data breach.

Welcome to the **Data Breach Security Program for Merchants**, a unique insurance offering designed specifically to help you meet the expenses resulting from a suspected or actual breach of credit card data. The program is offered exclusively by Royal Group Services, the payment card industry insurance experts, and 100% underwritten by Great American Insurance Group (www.greatamericaninsurance.com), a financially strong insurance organization whose insurance companies are rated “A” by independent third-party rating agencies.

The program covers

- A mandatory forensic audit required by the Payment Card Industry Data Security Standard (PCI DSS) when a data breach is suspected. This audit will confirm whether an actual breach has occurred and pinpoint where your system is most vulnerable.
- Card replacement costs and related expenses.
- PCI DSS assessments and fines resulting from a data breach.

The Data Breach Security Program protects against more than computer hacking—it also protects against data breaches caused by employee dishonesty, skimming, or the physical theft of data. And, although we highly recommend that you comply with PCI DSS, the program also covers you regardless of compliance.

Your policy limit is \$50,000 per MID and \$500,000 per occurrence. What’s more, there is *never* any deductible!

Triggering the policy coverage is easy. As soon as you receive notice of a suspected data breach, three simple steps are all it takes to trigger coverage for the mandatory audit expenses:

1. Fill out an online claim form by following the easy-to-use link in the merchant portal at www.rabankcard.com
2. Upload or fax the notice from the acquiring bank that stipulates there has been a suspected or actual breach at your location and choose an authorized, qualified security assessor
3. When the forensic audit is complete, upload or fax a copy of the assessor’s invoice

That’s it—it’s just that easy! We’ll process the claim for payment and, assuming all documents are in order, you will receive a check for the expenses incurred from the forensic audit (up to policy limits) within 30 days. We’ll also pay for card replacement costs (and related expenses) and for any fines you incur (up to policy limits) within 30 days, again assuming all your documents are in order.

Unfortunately, the reality of credit card fraud is not if, but when. Now you have the resources you need to fight back. Let Renaissance Associates and Royal Group Services help you protect your business, your assets, and your future. Find out more at www.rabankcard.com.