

# The biggest threat to public government isn't found in the budget.

## It's found online.

### *Introducing a Cyber and Privacy Liability Product for Public Municipalities*

As our society becomes increasingly dependent on electronic media in our everyday lives, perhaps nowhere are the benefits - and the risks - more apparent than in our local government. We use the internet and a variety of wireless devices to transmit everything from employee assignments and meeting minutes to homeowner and taxation information.

A public administrator must weigh the pros and cons of using technology to better their citizen's online experience. As a risk advisor, it is critical to ask your client this question: "What would be the worst-case scenario for your community if the information in your custody found its way into the wrong hands?" Unfortunately there are hundreds of real-life examples that can show us the outcome. Only through examining these are we able to truly assess the importance of how we handle the personal information of employees, elected officials and citizens, and develop concrete plans for managing their risks.

Risk Placement Services, Inc. is a national leader in Cyber & Privacy Liability Insurance. Implementing Cyber coverage as a risk-transfer tool has become a critical element in any risk management program. The question is not *if* a data breach will occur, it is *when*. By partnering with the leaders in the industry, your client will be better prepared.



### WHAT IS OFFERED?

Cities, counties and towns are among the most vulnerable targets for theft of private data. Specialized insurance coverage is now available and can protect municipalities in the following areas:

- Network Security Liability
- Media Content Services Liability
- Privacy Liability
- Extortion Threat
- Crisis Management
- Credit Monitoring
- Privacy Notification Expense
- Regulatory Liability

### CONTACT

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# Cyber & Privacy Insurance Coverage For Public Municipalities

## Real-life data breach incidents in public government

The following are more than scenarios - they are actual data breaches that have occurred in cities, counties and towns across the United States.\* Incidents such as these have the potential to shut down government and cost millions in legal defense, notification expenses, credit monitoring, crisis management and business interruption. Traditional insurance policies exclude coverage for events such as these.

### HACKING

A hacker stole personal information from the Franklin County Municipal Court in Columbus, OH recently. Thousands of people who were charged with criminal offenses were at risk when their names, addresses and Social Security numbers were used to open false credit accounts.

In Waterbury, VT, a state computer was hacked and the bank account information of noncustodial parents who owed back child support was stolen. Two years of information from customers of New England Federal Credit Union was compromised.

Computers containing names, addresses, dates of birth and Social Security numbers of current and retired San Diego County employees were hacked from the San Diego County Employees Retirement Association. The personal information of more than 32,000 employees was revealed.

### STOLEN COMPUTER HARD DRIVE

A hard drive stolen from Santa Clara County's employment agency, contained the Social Security numbers of 2,500 job seekers. The hard drive was stolen from an unoccupied building undergoing construction. Because of electrical work, the power was off and the alarm was not working.

\*Real-life data breach incidents reprinted from public news accounts aggregated at [www.databreaches.net](http://www.databreaches.net)

### ACCIDENTAL DATA LEAK

In Hingham, MA, an email with the Social Security numbers, names and employee ID numbers of all city employees was accidentally emailed to city department heads. Some of the emails were automatically forwarded to personal accounts and smartphone devices.

### STOLEN SMARTPHONE

Prince William County, VA police were recently notified that a County official's government-issued phone was stolen from their vehicle. Saved onto the phone's hard drive, was the full client list of County residents enrolled in the Disabilities Management Program. The personal information of the clients included name, date of birth, address, phone number, Social Security number and Medicaid number.



### GET A QUOTE TODAY

The ramifications of real-life data breaches such as these are excluded by traditional insurance policies. RPS Technology & Cyber will work with you to provide the best Cyber Coverage for your client's business.

Call **800.336.5659** for more information, or to speak to one of our insurance professionals about Cyber Protection for your client's business.