



## SPECIAL FEATURE

### Don't Delay - Send Out Your Cyber Letter

By now you've read all about our [Cyber - Small Business Solution](#) product in Two for Tuesday. Now it's time to market this new offering to you small business clients!

We've made it easy with [a prewritten letter](#) for Big "I" Markets agents. Here's the text:

*Valued Business Customer:*

*I am writing to inform you of the Cyber Small Business Solution now available to you. The **Cyber Small Business Solution** is a **\$100,000 cyber liability policy** for businesses that fit a specific size and class of business for \$200 a year (subject to eligibility requirements).*

*Do you need cyber coverage? Consider these real-life claim examples and whether your business could afford losses such as these:*



*A dental practice had patient records exposed costing the practice \$33,000 for breach response and notification to affected individuals.*

*A restaurant suffered a breach of payment card information costing \$24,000 in audit expenses and \$75,000 in fines and penalties from the payment card brands.*

*A travel agency suffered a breach costing \$27,000 in audit, fines and legal expenses.*

*A movie theater was fined \$5,000 for non-compliance.*

*A retail store was fined \$39,000 after spending more than \$10,000 on a forensic audit.*

*A bowling alley was fined over \$60,000 for a breach of payment card information.*

*The program application is limited to a signed acknowledgement statement. Coverage is effective the next business day upon payment with the downloadable certificate of insurance available within three days of the effective date. The cyber liability insurance is underwritten by a carrier rated "A" by A.M. Best.*

*Please contact me today for more information and to apply for coverage.*

*Best regards,  
[Your Agency]*

This document is available for download from the product resources section of [Big "I" Markets](#), along with our [sample declination form](#). Put the wheels in motion today and inoculate your book against this emerging risk!