

# CYBER Liability

## Highlights & Best Practices

### PROGRAM HIGHLIGHTS

- Breach notification
- Call center and website support
- IT security and forensic experts
- Legal counsel services
- Public relations/advertising support
- Credit monitoring
- Identity theft restoration assistance

### MANAGING YOUR CYBER RISK

Good data security practices can help you defend against and potentially avoid a breach. Best practices include:

- Having clear data security policies
- Training employees on data security
- Encrypting confidential data
- Securing data storage and usage
- Keeping track of your devices
- Protecting your network
- Protecting your website
- Securing mobile devices
- Disposing of information properly

For additional information on coverages, resources for your faith based organization and to locate an agent nearest you, visit

[www.mennonitemutual.com](http://www.mennonitemutual.com)



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**CYBER Liability**  
**Risk. Protection. Salvation.**

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While the news headlines focus on big box retailers and international hotels and banks, hackers are on the look out for smaller, easier targets, that may not be prepared to defend themselves against an attack.

As churches have adopted information technology and social media as essential components of their member communications and administration, they have been introduced to a variety of potential cyber-related exposures, such as:

- Photos and images for social media and communications.
- Church members' personal information.
- Credit cards for donations and collections.
- Drivers' licenses for church vehicle drivers.
- Employee and volunteer medical/insurance information.

## Stewardship PROTECTION PROGRAM

Cyber breaches, regardless of the causes, can be disastrous to your organization, your reputation, and your bottom line. Responding to these incidents can be time-consuming and costly, and your church may not be equipped to defend against privacy or security liability claims, which can result in substantial financial losses.

With Mennonite Mutual Insurance Company's Stewardship Protection Program™, you now have \$50,000 of Cyber Liability protection to your core policy. Increased limits are available to better meet your specific ministry needs.

Cyber Liability addresses a wide range of privacy and security exposures and provides solutions, including:

- Privacy Breach Response Costs
- Network Asset Protection
- Cyber Extortion | Cyber Terrorism
- Privacy Regulatory Defense and Penalties
- Multimedia Liability
- Security & Privacy Liability
- BrandGuard®
- PCI DSS Assessment

Contact your Mennonite Mutual representative to learn more about Cyber Liability insurance and how you can protect your church and your members' privacy.



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Hackers know that useful information is collected by churches and target them, however not all security breaches are the result of a crime. In 2015, breaches caused by employee error or negligence was the second largest risk (to hacking/phishing) and has more than doubled in the past three years\*. These incidences can be as innocent as:

- The church secretary's laptop being stolen from her car.
- A volunteer improperly disposing of bank statements.
- A network error resulting in lost or corrupt data.
- Unauthorized web images being used on the church's website or e-newsletter.

\*source: Identity Theft Resource Center:  
<http://www.idtheftcenter.org/images/breach/2005to2015multiyear.pdf>