

Business Identity Management - Premier Plan

Our Premier Plan helps small businesses protect their identity, guard against potential breaches, and maintain their reputation should a breach occur.



Assess

Tools to assist small businesses prevent and prepare their business against a potential data breach event.

Breach Preparedness web portal provides data breach resources to help inform businesses about the risks and provide action steps to prevent them:

- Breach HealthCheck Assess— PII/ PHI Protection Level and Data Breach Business Exposure Level
- Incident Response Plan (IRP)— A how-to guide for developing a custom incident response plan
- Policy Templates— Privacy and security templates, including a customizable Business Associate Agreement
- Privacy, Security and Compliance Resources— Get educated on privacy, security, and compliance issues
- Privacy and Security News Feed— The latest news and events on data breaches, regulations, class-action lawsuits, cyber threats, and protective technologies

Discounted Background Check Package:

- Comprehensive background check services let small businesses screen applicants to help minimize risk and determine the quality of new hires
- Validated Criminal Database
- Validated Nationwide Sex Offender
- Validated Department of Corrections
- Unlimited Single County Searches (7-year address history)*
- SSN Verification with Address History
- Government Sanctions (Terrorist Search)

- Subscribers receive discount of 25% off regular price of background checks
Some courts charge a mandatory fee. These are treated as pass-through fees to our clients and are clearly highlighted before processing the search.

Monitor

Daily monitoring of key business credentials and financial metrics with updates and alerts of credit risk and trends.

Business Credential Monitoring and alerts available online or via email:

- Proprietary Risk Score— developed consolidating multiple credit information data elements
- Online dashboard— provides updates and alerts of changes to the business's credit risk and what other companies see when evaluating a business's financial health
- Analysis and alerts— include changes to financial scores and trends which could be warnings the business' identity is being misused or an indication of business identity fraud

Business Cyber Monitoring and alerts available online or via email:

- Thousands of websites and millions of data points scanned for misuse of information provided by business subscriber
- Monitoring of provided credentials in darknets created to allow users to operate anonymously for criminal activities
- Restoration services are available to include help with canceling and reissuing credit cards that have been compromised

Online and email Alerts

- Alerts are sent to subscribers when their information is found in suspicious locations

Business Owner Identity Protection

- A credit and non-credit monitoring and alert system that is specific to the business owner's identity

Respond

Expert help in evaluating breaches or potential breaches and developing an appropriate breach response plan. With reimbursement of direct breach response costs up to \$100,000. *Sublimits apply.

Data breach help:

- Suspect a breach? Contact us for instant help

Breach response:

- Customized breach response plan outlines services recommended based on the breach event
- Activities that may need to be planned include notification letters, PR plans, call center services, notification website, post-recovery monitoring services, and forensic services

Network Security and Privacy Liability Coverage provides reimbursement of up to \$100,000 in breach mitigation expenses and defense costs:

- Regulatory Defense & Penalties Coverage: \$10,000 per insured
- Crisis Management Expenses: \$10,000 per insured
- Privacy Notification Costs: \$25,000 per insured
- Deductible (Retention): \$1,000 per event



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