




MEET CYBERSECURITY REQUIREMENTS, GET COVERAGE

Cyber risk is among the most challenging systemic risks for small to medium enterprises (SMEs). According to a recent report based on a study of **7,500 cyber claims** over five years performed by NetDiligence, the average costs for all types of cyber claims for **SMEs is \$170,000** for the entire incident, **\$82,000 for legal** and regulatory fees, and **\$100,000 for crisis services** (breach coach counseling, notification, forensics, credit/ID monitoring, PR). Ransomware continues to be SMEs' leading cause of loss.



Unfortunately, getting and maintaining insurance coverage has become more complex as carriers now require a host of cybersecurity measures to be in place even to consider insuring a risk—and to pay a claim. Unfortunately, the cost of implementing cybersecurity measures and ensuring they are active can be prohibitive—up until now.

The Ultimate Risk Services (URS) Cybersecurity Program has changed the paradigm, providing clients with a solution to mitigate risk, comply with carrier requirements, obtain coverage, and get claims paid if a loss occurs.



Typical Carrier Requirements Covered by the URS Cybersecurity Subscription



This annual subscription includes Information Security Policies, co-developed with Mullen Coughlin with ongoing updates, annual Compliance LMS Training, and the carrier Cyber Resource Center, including timely information, resources, breach coach and the incident response team and roadmap, and a seasoned group of cyber-SMEs, awareness training, alerts and bulletin system.

Unique Company Plans Co-Developed with Mullen Coughlin

- Information Security Policy
- Contain IT, governance, legal, insurance elements
- Upgradable to full Plan & Policies

Compliance LMS Training

- Compliance LMS Training
- Security Awareness Training
- Phishing Training
- Awareness Training—Password Best Practices, ID Fake Websites & Phishing, Tips for Cybersecurity with Network Segmentation, Device Policies and Security Advice for Executives and How to create an Incident Response plan















Task Completion and Reminder System

- Tracking of required training and tasks
- Record keeping and reporting for audits
- Weekly reminders sent to every user

Cyber Resource Center

- 5-Steps to Cyber Compliance®, Resource Help Desk, No Cost 24/7 Breach Hotline, Alerts and Bulletins
- Library, Tools, Breaking Cyber News, Webinars, Events, Videos, Compliance Regulations, Controlled Unclassified Information
- Compliance Programs (upgrades), IT & Insurance Services directory, Coaches and Advisors

IT Services to meet Carrier Requirements can be provided by vetted service providers as needed:

- | | |
|--|--|
|  Multi Factor Authentication |  Email Security |
|  Endpoint Detection and Response Tools |  Internet Security |
|  Secured Remote Connectivity |  Password Management |
|  Encryption on Data at Rest and in Transit |  Segregated Backups |
|  Patch Management Program |  Vulnerability Assessments |
|  Antivirus Protection |  Penetration Testing |
|  Firewall Protection |  Supply Chain Risk Management |

Features & Benefits

- The URS Cybersecurity Subscription completes a cyber insurance offering.
- An affordable, scalable cyber solution based on your size and cyber needs.
- Provide the expertise of vetted, highly rated, award-winning IT/MSP providers.
- Meet carrier requirements, improve your risk profiles, and gain an edge in better coverage terms and conditions.
- Provide clients with proof of cybersecurity in the event of a claim.
- Help businesses meet government requirements such as the Gramm-Leach-Bliley Act (GLBA), NIST 800-171, CMMC 2.0, and GDPR.
- Having a cybersecurity program can differentiate your business from competitors.

The URS Cybersecurity Subscription:

SIMPLE. AFFORDABLE. SCALABLE.

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Call us at (484) 393-4159