

Zander Insurance Group Announces A New Exclusive Data Breach & Privacy Liability Insurance Product

Zander Insurance Group has developed a new data breach liability program designed to help small and mid-sized businesses deal with the increasing risk and responsibilities related to data breaches and the financial impact and consequences if a breach occurs.

NASHVILLE, TN - Zander Insurance Group, one of the country's largest independent insurance brokerages and a national provider of Identity Theft Protection Services, has announced an exclusive, affordable Data Breach Insurance product to help small – mid size companies minimize their financial and reputational exposure due to a data breach.

The impact of a data breach and the loss of a client's personal information can be far reaching and long lasting which is why Zander Insurance Group has developed this unique and effective approach to managing this risk.

All businesses today are faced with an increasing amount of responsibility for the security of client and employee data. "With over 44 states having enacted data security and notification laws and new HIPAA guidelines encompassing data breach exposures and notification requirements, all businesses today are faced with an ever increasing financial and reputational risk that is not covered under your standard business insurance policy," says Jeffrey Zander, President of Zander Insurance Group.

"Most business owners think that their client and employee information has to be maliciously attacked by a computer hacker to have a breach when the simple theft of a computer or paper files can devastate a company's financial stability and consumer confidence," says Zander. "Statistics indicate the average cost related to a data breach to be approximately \$200 per file/client with 70% of clients stating they would consider moving their business if they became a victim of a data breach. Companies can no longer assume that their clients don't care about the security practices a company employs to protect their personal information. The way a business responds can make the difference between survival and extinction," Zander added.

Zander's comprehensive three tiered approach to data breach protection addresses prevention, insurance and resolution services. A free preventative assessment is provided to all companies interested in evaluating their risk level by visiting <http://www.zanderinsurance.com/idtheft>. This assessment assists in identifying key areas of vulnerability related to a companies data security practices.

The second tier includes access to an affordable data breach liability insurance plan that is based on the results of the survey and provides an industry leading level of protection in relation to liability protection, costs of notifications, client recovery services, legal services and public relations in the event a breach does occur.

Finally, Zander Insurance has aligned with the country's most respected experts in data breach response and recovery that will quickly help minimize the risks to clients, employees and the

business overall. The service's provided by these experts are typically covered by the Data Breach Liability Insurance Policy.

"The uniqueness of our program is that in addition to providing insurance protection we allow all companies to streamline the process of identifying their risk factors through the use of our free assessment. In the event a breach occurs we have aligned ourselves with data breach experts on a proactive basis to ensure that our clients receive an immediate and qualified response to help minimize the impact of the data breach," says Zander.

About Zander Insurance Group:

In addition to the launch of the data breach liability program, Zander Insurance Group is a leader in offering individual, business and employee benefit programs. Currently run by the fourth generation of Zanders, the firm is often identified because of its long standing relationship as a national sponsor of the Dave Ramsey show and a provider of services to Ramsey listeners and viewers. For more information on Zander Insurance products call 800-356-4282, send an email to info@zanderins.com or log on to <http://www.zanderinsurance.com>.

Contact Information

For more information contact Jeffrey Zander of Zander Insurance Group (<http://www.zanderins.com/>)
615-356-1700

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