

Offering More to Commercial Insurance Customers

Payment Card Security Coverage



Fireman's FundSM
Insurance Company

A company of **Allianz** 

A single breach of your payment card security system could cost tens of thousands of dollars in penalties and extra expenses.



While virtually every retailer, merchant, and service provider is aware of the risks of credit and debit card fraud, the fact is that most don't realize the cost and extent of the penalties and other expenses they face from a breach in their payment systems – and “main-street” businesses are particularly vulnerable because they often don't have the resources to properly manage their risk.

Large or small, any business that suffers a payment card data breach and is found to be out of compliance with Payment Card Industry (PCI) Data Security Standards can face everything from steep contract penalties to negative publicity. And the cost of compliance can include the extra expenses to upgrade and certify that their software systems are up to date with the latest PCI standards.

You can find yourself out of compliance with the standards for any number of reasons, including:

- Improperly storing cardholder data on point-of-sale systems connected to the Internet or wireless networks
- Using system default passwords instead of customized passwords
- Exposing unsecured networks to the Internet

The Fireman's Fund® Difference

With Fireman's Fund, you'll have free, online access to tools and resources to help you identify data security risks and reduce the potential for losses. We also provide special consultative services at preferred prices from Trustwave®, one of the country's leading information security and compliance companies.

Strength and Stability – Fireman's Fund is rated among the top insurance carriers by A. M. Best and is a proud member of Allianz SE, one of the largest property/casualty insurers in the world.

Superior Claims Service – Our claims adjusters – rated among the best in the industry by our customers – provide fast, fair, and responsive service. Claims can be reported online, by phone or by fax.

Supporting Firefighters for Safer Communities – Fireman's Fund Insurance Company was founded in 1863 with a mission to donate a portion of our profits to support the fire service. We continue that tradition today through our Heritage ProgramSM by awarding grants to fire departments for needed equipment, training and community education programs in partnership with our independent agents and employees. To learn more, visit our Web site at www.firemansfund.com/heritage.

We can help.

Fireman's Fund Payment Card Security coverage – the only one of its kind in the industry – is designed to protect your business from the impact of non-compliance issues following a data breach. Our endorsement covers you for:

- Penalties, chargebacks and payment card reissuing expenses outlined in your merchant service agreement.
- Upgrades to software and hardware systems (including installation and re-scanning services) that will bring you into compliance following a data breach.
- Extra expenses you incur, such as late payment fees and other bank service charges, if your credit providers freeze your cash flow and hold penalties and expenses from your receivables account.
- Extra expenses you incur to protect or restore your reputation.
- Extra expenses you incur to promote your business to the affected individuals after a breach, such as a restaurant gift certificate or service coupon.

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The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.

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