

Audit Advantage PCI – Breach Protection Enhancements

The ongoing threat of data breaches is a reminder that every business is required to validate Payment Card Industry (PCI) compliance, no matter their size. Every organization that handles credit card information is required to adhere to the PCI Data Security Standards. Even businesses that do not store credit card information and use PCI compliant hardware/software are still required to demonstrate compliance.

Validating compliance is the first line of defense against a credit card breach; however, data breaches can still occur. That's why everyone that uses Audit Advantage PCI has the peace-of-mind knowing that they are protected by a world class breach protection program at no additional cost. In an effort to offer a best-in-class merchant data breach program, Audit Advantage PCI recently included several enhancements and improvements to the program.

Here are some of the primary benefits offered to everyone enrolled in Audit Advantage PCI:

- \$100,000 of breach and cyber liability protection for each merchant ID and up to a \$500,000 limit of liability for merchants with multiple merchant IDs.
- Covers forensic investigations imposed by card brands for a suspected or actual breach of personally identifiable information
- Covers fines and fees imposed by card brands for a suspected or actual breach of personally identifiable information
- Covers Privacy Event Expenses that include notification costs, identity theft education and assistance and credit file monitoring to breached parties with insurers prior written consent

In addition to the list above, here are the new enhancements to the breach protection program offered with Audit Advantage PCI:

Benefit	Old Audit Advantage PCI Program	Enhanced Audit Advantage PCI Program Effective August 1st, 2018
Privacy Regulation Liability	Payment Card Industry Data Security Standard (PCI) (Payment cardholder data)	Personally Identifiable Information (PII) (Social Security number, healthcare data, driver's license or state I.D. number, payment card data – PCI & other non-public information as well as other state, federal and foreign identity theft and privacy protection statutes rules and regulations)
Forensic Investigation	Limited to PCI related breaches	PII related breaches
Fines & Penalties	Limited to PCI related breaches	PII related breaches
Deductible	None	None
Territory	Limited to USA	Worldwide where legally permissible
Claim Payments	USD Only	USD or local currency based on the conversion rate published in the Wall Street Journal at time of payment.
Worldwide Customer Service	Local to the USA and EST business hours	24x7 worldwide service center provided by Mullen Coughlin, a law firm dedicated to assisting businesses in the event of a data privacy event.
Crisis Management (Breach Notification)	Notification, credit monitoring and call center	Notification, credit monitoring, call center, public relations and associated legal expense related to the notification

Claim Reporting Requirement	Within 60 days of first knowledge	Within 60 days of first knowledge
Mitigation Endorsement/EMV Equipment Upgrades	Limited to EMV equipment upgrade \$10,000 per MID and up to \$25,000 for multiple MIDS	Terms expanded beyond EMV equipment upgrade in order to mitigate the loss
PCI Re-certification	Not Available	The cost of a third party security expert to re-certify compliance with PCI Security Standards
Eligibility	PCI Levels 2, 3 & 4	PCI Levels 2, 3 & 4
Insurer	Voyager Indemnity Non Admitted Basis (Rated A by AM Best)	AXIS Insurance Company Admitted Basis (Rated A+ by AM Best)
Monthly Cost per MID	No change	No change

For a more comprehensive list of features and benefits, please download a generic copy of the breach protection policy by visiting <http://www.royalgroupservices.com/nadsrpg/>.

Thank you for being a valued customer of Audit Advantage.

Please contact us with any questions.

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