



Merchant Data Security Policy Policy Highlights

- Coverage to mitigate the Exposure of your Merchant's Data Breach.
- PCI Compliance Protection for your merchant.
- Automatic coverage for all level 2, 3 and 4 Merchants.
- No lengthy application process.
- Offered only through a Merchant Acquirer at a low monthly rate.
- Coverage to pay for the cost of a **mandatory audit** required by the Card Associations as a result of a data breach.
- Policy pays for the **monetary assessments or fines** levied by the Card Associations as a result of a data breach and mandatory audit.
- Reactionary data breach expenses such as **replacement of credit cards**, state required **notification letters** and **an identity recovery** advocate are included.
- Limits up to \$50,000 per merchant are offered.
- One year policy.
- No deductibles.
- Must process through the Master Policyholder at the time of the data compromise.
- **Income potential** for the acquirer.
- Optional **Liability Coverage** for the Acquirer for suits resulting from your Merchant's breach.
- Premium less than \$2.00 per month per Merchant.

For more information please contact Tom Mulligan 1-800-221-1825 X 409 or tmulligan@clfrates.com

The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions.