

Frequently Asked Questions

Q. What is PCI DSS?

A. PCI Data Security Standard (DSS) applies to all entities that store, process, and/or transmit cardholder data. It covers technical and operational system components included in or connected to cardholder data.

Q. Where can I get more information about PCI DSS?

A. Visit the PCI Security Standards Councils website at www.pcisecuritystandards.org

Q. Does PCI DSS apply to my business?

A. If you are a merchant who accepts or processes payment cards, you must comply with the PCI DSS.

Q. What is a data breach?

A. Any compromise of secure cardholder data.

Q. What is indemnification coverage?

A. Indemnification coverage is offered by us to pay the costs associated with a data breach. The normal costs we will pay as a result of a data breach are the cost of a *forensic audit, fines and penalties* levied by the card associations, *costs to replace Bank Cards, public relations* assistance as a result of the data breach, *identity theft education* for your customers, *identity recovery services* for your cardholders and *credit reports* for your customers.

Q. How much of these costs will you pay?

A. We will pay up to \$50,000 of the above costs associated with a data breach.

Q. What happens if I have a data breach?

A. If you discover the data breach we ask that you immediately contact us to begin our indemnification process. If someone else reports a data breach we will let you know and begin the indemnification process for you.

Q. Will I need to pay anything after a data breach?

A. You will not have to pay us anything after a data breach until you reach the \$50,000 limit. We will advise you as we pay any of the above so you know when or if additional payment will be needed.

Q. Do I have to complete an application for the Indemnification Program?

A. No additional information or paperwork is required to be enrolled in the Indemnification Program.

Q. How do I file a claim under this program?

A. Please contact us and we will take care of your claim.