

IT COULD HAPPEN TO YOU

Every 39 seconds, a business in the U.S. is attacked. 85% of breaches happen to small businesses like yours.



Ransom demands now often exceed \$100,000



Hackers target small businesses for their weaker defenses



General Liability insurance won't cover most cyber losses

WHAT IT REALLY COSTS (AND WHAT INSURANCE COVERS)

INCIDENT	WHAT HAPPENED	INSURANCE PAID
Ransomware attack at a law firm	Hackers encrypted all case files & emails, demanding \$75,000 to release them.	\$89,400
Point-of-Sale breach at a retail store	Malware captured customer credit card data over a 2-week period. Over 4,000 cards compromised.	\$245,000
Phishing scam at a construction company	An employee was tricked by a fake vendor invoice and wired \$134,000 to a fraudulent account.	\$128,000
Breach via HVAC vendor at a hotel chain	A third-party vendor was compromised, exposing guest reservation data across multiple locations.	\$562,000

Any business using email, storing customer data, or accepting credit cards is vulnerable.

Talk to your agent today before it's too late.

HOW TO SELL CYBER INSURANCE

Opening Pitch

“The quote I included covers you for cyberattacks, like ransomware, email fraud & data breaches, all things your general liability policy won’t cover. Small businesses are hit the hardest because hackers know they don’t have big IT teams. This coverage brings in legal help, breach response, & pays for things like downtime, fines, even ransom payments if needed.”

If They Hesitate or Say ‘We’re Too Small’

“Actually, 85% of breaches happen to small businesses — not big corporations. Hackers go after whoever’s easiest to hit. And that’s usually a business with just one or two people handling email and payments.”

If They Say ‘It’s Too Expensive’

“Totally understand, but think of it like this: a cyber policy might cost up to \$1,000 to 2,000/year on the higher end. The average claim is over \$100,000. One phishing email or lost laptop could cost you six figures and most small businesses can’t afford that.”

If They’re Interested

“Okay, great! I can bind it today for you — the sooner it’s in place, the better. If something happens tomorrow and you don’t have this, it’s 100% out of pocket.”

Follow-Up Email Line (if client doesn’t respond)

“Just following up on the cyber quote I included. Let me know if you’d like to get this in place — the coverage fills major gaps that general liability doesn’t cover. Happy to answer any questions or walk through the policy with you!”