



WHY DO I NEED FARM CYBERPROTECTION™ COVERAGE?

AS MORE FARMERS USE SMART TECHNOLOGIES TO MANAGE THEIR FARMS, THE RISK OF CYBER ATTACKS IS INCREASING. IN 2021, THERE WERE SIX KNOWN ATTACKS AGAINST GRAIN COOPERATIVES AND IN EARLY 2022, TWO AG-RELATED CYBER ATTACKS DISRUPTED SEED AND FERTILIZER SUPPLIES.

Cyberscout, a TransUnion® brand, is the first online marketplace for identity management, privacy and cyber security education, products, and services.

TALK TO YOUR AGENT ABOUT GETTING STARTED.

Once you've added cyber coverage to your policy, you'll receive instructions from your agent about how to access the Grinnell Mutual CyberProtection policyholder web portal, where'll find a variety of cyber defense services.

You'll also have access to a library of resources including:

- Social media monitoring
- Dark web monitoring
- Resolution center
- Child Watch

¹ AgWeb.com, "[Protect Your Farm: Don't Let Cyberattacks Hold Your Data for Ransom](#)," Oct. 21, 2022

BY THE NUMBERS¹

Agriculture is now one of the top 10 industries targeted by cyberattackers.



Increase in charged or paid ransom over past two years: **395%**



Average ransomware payment: **\$812,369**



Average total cost to remediate a ransomware attack: **\$1.4 million**



Average time to recover from a cyberattack: **30 days**



Number of attacks affecting the target company's ability to operate: **90%**



Services include:

Identity Management

- Unlimited 24/7 service
- Support to help minimize damage and resolve identity theft incidents

Ransomware

- Issue diagnosis and plan implementation
- Access to experienced professionals with deep expertise in information security, data privacy, and data governance
- Customized ransomware risk assessment and prevention services

Breach Protection

- Notification services to alert anyone affected by a breach
- Investigation of a breach and corresponding legal requirements

Educational Services

- Alerts on the latest scams, fraud attempts, and ways to protect against them
- Alerts on the latest malware and how to stay safe online
- Access to online resources about cyber risks
- Education to reduce your cyber risks and to help restore identities and data

Cyberscout Claims

- 24/7 access to cyber claim experts for guidance and answers to questions
- Personalized handling of any cyber claim
- Help with incident response

Coverages include:

BrandGuard®: Loss of net profit incurred as a direct result of an adverse media report or notification to affected individuals following a security breach or privacy breach

Credit Card Fraud, Forgery, Cybercrime: Unrecovered money lost from credit or bank card fraud, forgery, wire transfer fraud, or phishing

Cyber Extortion: Expenses and ransom payment for threats to cause a network disruption

Cyber Bullying: Costs for counseling, childcare or caregiver expenses, temporary relocation, and any necessary tutoring and tuition expenses

Identity Theft: Expenses incurred due to identity theft, including credit monitoring and reimbursement for lost wages and travel expenses

Breach Event: Costs associated with notification, investigation, and monitoring a breach incurred when data of others is lost or stolen, plus legal fees incurred

Multimedia Liability: Costs for damages and legal expenses incurred for copyright infringement, libel, slander, plagiarism, and infliction of emotional distress

Network Security Bodily Injury and Property Damage Liability: Costs for damages and legal expenses incurred in a suit alleging bodily injury or property damage due to a security breach

Privacy and Security Liability: Costs for damages and legal expenses incurred for failure to safeguard confidential information of others

Privacy Regulatory Liability: Costs for legal expenses and fines and penalties incurred in a privacy regulatory proceeding

Payment Card Industry Data Security Standard (PCI DSS) Liability: Costs for legal expenses incurred for fines or penalties imposed by financial institutions for non-compliance

System Failure: Costs incurred to recover or replace electronic data, business income loss, and interruption expenses due to an outage or degradation of service caused by a hacking attack

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