



## **Data Breach Disaster Recovery**

### **Protect Your Organization by Having a Proactive Plan**

By Kirk Voisin, Europ Assistance USA

#### **Data breaches, an increasingly severe corporate headache**

Data Breaches have become a frequent source of media attention. Companies such as Lexis Nexis, DSW Shoe Warehouse, and Bank of America have received a great deal of media attention from breaches that compromised vital customer data including credit card and social security numbers. When such announcements are made, customers become concerned about their elevated risk of becoming an identity theft victim.

As the threat of identity theft and data breaches continue to rise, all companies, large and small find themselves at risk of the crime. With the threat so high, and the risks so serious, more and more companies have come to recognize the importance of planning for data breaches as part of their overall business continuity strategies – to minimize risks, facilitate quick and thorough responses in the case of a breach, and keep operations running smoothly once the breach is discovered and addressed.

#### **Responding to a breach drains internal and external resources**

When a breach occurs, companies need to shift resources to responding to the legal, media, and customer relations fall-out. If a data breach recovery plan is not in place, the impact may be even more stressful on the organization. In today's world, a data breach is an emergency situation for an organization, and having a data breach response plan in place provides structure and a step by step process to effectively react.

#### **Notification is no longer in question**

Currently 41 states plus the District of Columbia require customer notification when personal data has been compromised. The specific requirements vary from state to state, but the accepted best practice is to notify all affected customers, whether the customer's state of residence requires it or not.

#### **Beyond mere liability, customer trust is at stake**

Customer trust in a company's brand is a million (and in some cases billion) dollar asset, affecting future business potential in a profound way. Beyond simple customer dissatisfaction due to an unpleasant telephone conversation or a long wait in a line, compromise of personal data is a violation of trust. A well-crafted letter is not enough to repair the damage. Organizations need to show meaningful dedication to rectifying the mistake and rebuilding the trust.

Customer loss commonly occurs after a data breach, but the severity can be lessened if the company takes responsibility for the problem and provides a remedy for the customer. A proactive willingness to help customers deal with the consequences of

personal data compromise makes a powerful impact and may even strengthen the relationship.

### **The Europ Assistance USA solution**

Europ Assistance USA has developed Data Breach Response, a solution which does more than answer the legal responsibility of companies who have compromised personal data. It also protects the business relationship with the customer by offering tools and resources to respond if negative consequences such as identity theft occur within a year following the breach.

Data Breach Response is sold to corporations of all sizes to protect from liability issues and preserve a positive customer relationship through the notification process. Companies purchase Data Breach Response because they recognize the importance of having an ally ready to intervene in the event of data compromise.

Europ Assistance USA walks the company through the process of notification, assisting with the drafting of a letter to customers that is legally compliant and consumer friendly. Beyond mere notification, customers with compromised information receive one year of free credit monitoring and identity theft resolution services.

Credit monitoring alerts the individual when any changes to his or her credit file has occurred, whether it is a new account that has been opened or a change of address or phone number. These changes, if not initiated by the individual, are signals that identity theft may be occurring.

Offering credit monitoring is only the first part of salvaging a customer relationship after a breach. Fortunately, Data Breach Response offers Europ Assistance USA's 24/7 identity theft resolution service to intervene if fraud does occur. With a limited power of attorney, Europ Assistance's identity theft resolution specialists contact financial institutions, law enforcement, and other relevant entities on the victim's behalf to remove fraudulent items for the victim's name. Because of Europ Assistance's expertise in this area, the fraud is efficiently reported and resolved, and the victim can avoid the time-consuming job of researching the steps to do, making calls, and dealing with general "red tape."

Resolution Specialists work on behalf of the victim, relieving the time burden and stress of identity theft. Some of the many steps that Europ Assistance Specialists perform are:

- Review credit report with the victim in real time to assess the full scope of the situation
- Contact all three major credit bureaus and place a fraud alert or credit security freeze
- Cancel affected credit cards and reissue new ones
- Notify banks of fraudulent accounts or fraudulent activity and follow up to ensure that fraudulent activity has been removed.
- Assist with filing a police report and notifying government authorities

Healthcare organizations gain an added benefit from Europ Assistance USA's program because it includes medical identity theft resolution. EA's staff of physicians and nurse

case managers adds an additional level of expertise in the review of medical documents, assisting with the identification and resolution of fraud.

These resolution services are a powerful opportunity for companies to demonstrate to their customers that they take the situation seriously and value their customers enough to provide relevant and rapid assistance. When a company plans effectively for a data breach occurrence with Europ Assistance USA's Data Breach Response, company reputation and customer relationships are well secured.

**Kirk Voisin** is the Vice President of Business Development at Europ Assistance USA, ([www.europassistance-usa.com](http://www.europassistance-usa.com)) which offers the US marketplace data breach response solutions, identity theft resolution services, travel assistance, emergency medical evacuation and repatriation, medical referrals, case monitoring and international claims management. For more information, email [info@europassistance-usa.com](mailto:info@europassistance-usa.com) or call 1-800-777-8710 ext 4410.