

# Phishy credentials

One email exposes a landscaper's employee and customer data



HSB, a Munich Re company, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working together to drive innovation in a modern world.

**Class of business:** Professional services

**Business description:** Commercial landscaper

**What happened:** An HR employee's email account, containing sensitive employee and client data, was breached.

**How it happened:** An unknown third party used a phishing email scheme to deceive an HR employee for a small commercial landscaper. The tactic — which fooled the employee into thinking the email was from a legitimate source — allowed outsiders to gain the employee's email log-in credentials. For several days, attackers accessed the email account along with all the information stored there. This included personal data for all employees and sensitive materials for some customers.

**Business impact:** The commercial landscaper notified all affected individuals regarding the data breach, and offered services to address potential fraud. The landscaper was facing the threat of litigation, which caused the business to incur legal expenses. Also, the breach damaged the landscaper's image, harming the trust of both employees and customers.

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This is a summary of coverages. For all coverages, terms, conditions, and exclusions, refer to the actual insurance policy.

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## What it cost:

Breach notification	\$8,400
Legal expenses	\$2,300
Services for individuals	\$850

**Total cost:**

**\$11,550**