

PROTECT YOUR INCOME FROM GLITCHES IN CLOUD SERVICES.



NOT SURE IF YOU'RE USING THE CLOUD?

Consider this:

Can you easily log in to or access a service – such as email or a website – from a mobile device or computer outside of your office?

If so, then you're probably using the cloud.

Computers are the lifeblood of small businesses today. And for many, so is the cloud. This Internet-based network of servers is enabling businesses to store client or patient records, bill customers, track inventory and more.

While the cloud is revolutionizing how companies are operating, no solution is perfect. If your business is using the cloud and you experience an interruption in service, you could:

- Lose business to competitors
- Lose business income

Example of a Cloud Service Interruption:

The vendor hosting your cloud-based website has a software glitch, causing your website to go down for several hours. During that time, you're unable to accept online orders, so potential customers order from a competitor.

OUR CLOUD SERVICE INTERRUPTION COVERAGE CAN HELP PROTECT YOU FROM THESE RISKS

This optional Business Income Extension not typically available on a Business Owner's Policy:

- Helps replace lost business income if your business needs to suspend operations due to an unannounced and unplanned interruption in your cloud service, regardless of the reason for the interruption
- Is subject to only a 12-hour waiting period and a \$25,000 limit



ABOUT THE CLOUD

The cloud is an offsite network of servers that performs the functions typically handled by a local server located in the office. It handles activities like running applications, storing records, backing up data, hosting email services, and much more. With the cloud, these processes occur on the Internet, instead of on a local personal computer.

Over the years, the cloud has emerged as a helpful way to improve the efficiency and productivity of businesses of all sizes. When a business uses the cloud, it's called "cloud computing."

POTENTIAL BENEFITS OF CLOUD COMPUTING

The appeal of cloud computing comes from its potential benefits. For example:

- **More robust security protocols** for data stored in the cloud than what many businesses have in place.
- **Flexibility to buy more or less capacity**, as business needs change. This helps accommodate fluctuations resulting from new business opportunities or peak seasons. Plus, you're only paying for what you need.
- **Efficiency gains**, as businesses may be able to spend less on servers, software and IT resources without impacting IT service delivery to the business.
- **Greater accessibility** since files stored in the cloud can be retrieved and worked on by employees at any time. Gone are the days when work can't move forward because a file has been saved on the computer of an employee who's unexpectedly out of work.

DON'T USE THE CLOUD NOW? YOU MAY IN THE FUTURE

It's expected that:

- **78%** of small businesses (companies with fewer than 50 employees) will fully adapt to the cloud by 2020, up from **37%** in 2014.¹

AND YOU MAY EXPERIENCE AN INTERRUPTION

In a recent study of business cloud users:

- **48%** said their organization has experienced an interruption in cloud services²
- **56%** of those businesses reported that at least one of these interruptions prevented their company from even functioning²

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¹ Small Business Success in the Cloud Report, Intuit and Emergent Research

² Ponemon Institute survey conducted for The Hartford Steam Boiler Inspection and Insurance Company

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