SAFE DEPOSIT BOX
INSURANCE COVERAGE, LLC

Safe Deposit Box Insurance Coverage
Website, Web Application and Office Technology Overview

Safe Deposit Box Insurance Coverage (SDBIC) has developed and uses a website and patented web based application (ABICS) to process policy transactions. The website is hosted on a virtual private Linux cloud server at Newtek Technology Services based in Scottsdale, Arizona. The application allows customers to securely set up an account and self issue, endorse, cancel or renew their safe deposit box insurance coverage through a guided user interface on the website. A separate employee interface is used by SDBIC staff to issue policies for customers wishing to purchase coverage over the phone, via mail-in brochure or fax. Employee access is limited to only specifically authorized personnel and allows for differing levels of user authorization depending on the access rights needed by the employee. The website and all interfaces use high grade 256 bit SSL encryption to ensure all interactions between customers or employees and the SDBIC cloud server are secured.

Direct access to the SDBIC cloud server is strictly limited to authorized personnel using a Dell VPN Appliance with a hardware firewall. Two-factor encryption is utilized in order to access the server.

Backups of all data processed through the application and website occur on a 10 day rolling schedule with weekly, monthly and annual backups maintained as part of the disaster recovery plan. During processing, customer data is stored on a multi-disk SAN (Storage Area Network) running RAID 5 (Redundant Array of Independent Disks) as well as RAID 10 in a tiered configuration. The RAID configurations offer redundancy in the event of disk failure in the SAN. This configuration protects the integrity of the data during the purchase process.

Credit card payment processing through the website is provided by Authorize.net. All communication to and from Authorize.net is also secured using high grade 256 bit SSL encryption. SDBIC accepts Visa, MasterCard and Discover cards and is in compliance with all PCI compliance standards. No identifying credit card information provided by a customer is stored at any time on the SDBIC cloud server.

SDBIC uses Trustwave as the vendor to perform monthly penetration testing on the SDBIC cloud server to identify any known common vulnerabilities and exposures (CVE's) that may arise with the cloud server. SDBIC has contracted with Newtek Technology Services for managed services on the cloud server and resolves all CVE issues that are identified during the Trustwave scan process.

All equipment in the SDBIC home office is secured. SDBIC is running a wired network with no guest access available. Only authorized employees can access the network. All client configurations are set to receive the latest updates to software, operating systems and security software (i.e. antivirus, malware, etc…) and are backed up on a regular basis to prevent data loss. Offsite storage of critical files is maintained.

All vendors used by SDBIC to process customer transactions are SAS 70 (SSAE 16) compliant. Attached are Newtek Technology Services and Authorize.net auditor statements with regard to compliance. Also included is a current Trustwave Vulnerability Scan Attestation of Compliance for our cloud server.

Additional details on the SDBIC processing infrastructure can be provided by contacting the Chief Operating Officer via email at mark.mason@sdbic.com or by calling our office at 224.227.6181.

Sincerely,

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Encl.