

Top of the Data Breach Class, *Claims Management Cyber Liability eReport*, Marc S. Voses, Co-author

Educational institutions increasingly are targets for data breaches, but risk management tools can minimize the damage.
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The loss of private information to hackers and through negligence now extends to educational institutions, which have graduated to the top of the data breach list and are seated alongside health care and retail. Fortunately, there are risk management tools that are available to educational institutions to help minimize the damage caused by a data breach.

When we talk about educational institutions, we are referring to K-12 and higher education. All educational institutions maintain personally identifiable information (PII) and protected health information (PHI), and some may even have sophisticated and valuable intellectual property (IP). Each of these categories are subject to regulatory and/or legal obligations to safeguard information, such as the Health Insurance Portability and Accountability Act (HIPAA), Family Educational Rights and Privacy Act (FERPA), Health Information Technology for Economic and Clinical Health (HITECH) Act, Children's Online Privacy Protection Rule (COPPA), Federal Trade Commission (FTC), and Office for Civil Rights (OCR).