

Case Study: Small Store, Big Target

How Willow & Pine Home Goods Secured Cyber Insurance Through a Risk Purchasing Group

Executive Summary

Willow & Pine Home Goods is a cozy, two-person retail shop selling home décor and handmade items. With a point-of-sale system, online store, and customer emails stored for promotions, they faced unexpected cyber risks. Denied by cyber insurers due to a lack of internal controls, they found coverage through a **Risk Purchasing Group (RPG)** offering a **\$250,000 cyber insurance policy with zero underwriting required**—giving them the protection they didn't know they needed, right when they needed it.

The Challenge

The team at Willow & Pine didn't think cyber risk applied to them:

- Used a cloud-based POS and e-commerce platform
- Collected customer emails and payment data
- No internal cybersecurity policies or procedures
- No MFA, antivirus software, or staff training
- Declined by traditional cyber insurance carriers
- Wanted protection but couldn't meet the technical requirements

Cyber Threats Facing Retailers:

- 62% of small retail breaches involve payment data or email compromise
 - 43% of cyber attacks target small businesses
 - \$200K = average breach recovery cost
 - Many banks and vendors are beginning to **require proof of cyber coverage**
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The Solution: RPG Cyber Insurance with Zero Underwriting

With the Risk Purchasing Group, Willow & Pine was able to:

- Secure **\$250,000 in cyber liability coverage**
- Enroll without any underwriting or IT/security requirements
- Pay a low monthly premium for inclusion on the RPG's master policy
- Get coverage for ransomware, phishing, business email compromise, and PCI fines
- Gain access to post-enrollment tips for securing their systems and staff habits

They were added to the RPG master policy the same month the premium was paid—no delays, no paperwork.

Key Benefits for Willow & Pine Home Goods

Feature	Benefit
No Underwriting Required	Instantly eligible—no MFA, audits, or IT reviews needed
\$250,000 in Coverage	Protection from ransomware, phishing, and customer data exposure
Affordable Monthly Premium	Fits small business budgets
Improves Vendor Trust	Met payment processor’s requirement for cyber liability
Simple Cyber Tips Provided	Helped them start protecting systems and customer info

The Outcome

- Successfully enrolled in the RPG program and covered that same month
- Added stronger passwords and phishing awareness to employee routine
- Met payment processor’s updated insurance requirements
- Avoided \$1,800+ in additional costs compared to standalone quotes
- Increased customer confidence in their data handling practices

Quote from Laura Jensen, Co-Owner of Willow & Pine

“We thought cyber insurance was just for big tech companies. The RPG program made it simple and affordable, and we’re so glad we found it before something went wrong.”

Conclusion

Even the smallest retail stores are exposed to cyber risks—and often don’t have the time, tools, or budget to meet traditional carrier requirements. The **Risk Purchasing Group gave Willow & Pine immediate access to coverage, no underwriting required**, and a roadmap to better protection without the headaches of IT consultants or red tape.

