

CYBERCHOICE FIRST RESPONSE POLICY<sup>SM</sup>

## Offer cyber coverage strong enough to protect businesses before, during and after a cyber attack.



**Simple fact:** The average cost to rectify a data breach was \$3.62 million in 2017.<sup>1</sup> This doesn't even include the impact of a breach on customer confidence and perception.

To control the damage and preserve reputations, it really pays to be proactive. By choosing a carrier with the strength to offer a multi-pronged approach to cyber protection, businesses can prevail.

The Hartford's **CyberChoice First Response** is designed to protect businesses before, during and after a breach. Here's how.

### CYBER COVERAGE AND RESOURCES FROM A CARRIER YOU TRUST TO HELP BUSINESSES PREPARE, PROTECT & PREVAIL

The Hartford provides pre- and post-breach resources to help businesses prepare for ever-evolving cyber threats, and by helping them become more secure after an attack has occurred. These resources include:

- [The Hartford Cyber Center](#), an online risk management portal with tools, training and cyber best practices.
- Information about and assistance with complex regulatory notification requirements.

- A 24/7 cyber incident hotline staffed in the U.S., ready to assist your client no matter when a cyber attack occurs.
- Access to The Hartford's panel of service providers who can help put cyber security measures in place to help prevent an attack.

The Hartford wants to help your customers prevail, which is why our commitment to you and your customer doesn't end when the claim is over. This is why CyberChoice First Response includes post-incident remediation expense coverage, which can be used to improve cyber security. This is just one of the many ways that The Hartford is committed to helping our insureds be the best they can be.

### HOW DO OTHER INSURANCE CARRIERS COMPARE TO THE HARTFORD? FILL OUT THE CHECKLIST.

Use this chart to compare what The Hartford's CyberChoice First Response offers against competing insurers, and help business owners select the strongest solution for their needs today and tomorrow.

	The Hartford	Competitor
<b>COVERAGES</b>		
Provides a sublimit on coverage for <b>Regulatory Inquiry</b> expenses in the absence of a security breach	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Computer Forensics Expenses</b> coverage includes language to "contain and stop the ongoing cause" of a <b>Data Privacy Incident</b> or <b>Network Intrusion</b> , not just determine the "cause & scope"	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Cyber Extortion Loss</b> - Coverage includes the cost to set up a bitcoin wallet and negotiate a settlement	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Network Restoration Expenses</b> covers the restoration, remediation, replacement and recovery of an insured's network assets	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	The Hartford	Competitor
<b>COVERAGES</b> (continued)		
Covers <b>Internal Expense</b> incurred in <b>Network Restoration Expense</b> and <b>Incident Response Expense</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Pre-Claim Expenses</b> – Offers pre-claim assistance related to an investigation	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Business Interruption</b> – Restoration is defined as when <b>income level</b> is restored, <b>not</b> when the network is restored	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Post-Incident Remediation Expense Fund</b> – A \$5,000 sublimit, outside the limit, providing coverage for post-incident remediation	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>EXCLUSIONS</b>		
No breach of contract exclusion	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No wrongful collection exclusion	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Bodily injury exclusion has “for” language	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>CONDITIONS</b>		
25% threshold value of assets of newly created/acquired entities	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Allows for insured to waive subrogation prior to a claim incident	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>ENDORSEMENTS</b>		
Ability to quote Full Peril System Failure and Administrative Error Endorsement coverage with additional underwriting information	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cyber Breach Coach Endorsement – No retention if The Hartford’s cyber breach coaches are used for Incident Response Fund and Network Asset Restoration	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**HELP BUSINESSES OVERCOME TODAY’S CYBER BREACH RISKS.**

Visit [thehartford.com/cyberchoice](http://thehartford.com/cyberchoice) today.



Business Insurance  
Employee Benefits  
Auto  
Home

<sup>1</sup> Ponemon Institute 2017 Cost of Data Breach Study.

The Hartford has arranged for data risk management services for our policyholders at a discount from some third-party service providers. Such service providers are independent contractors and not agents of The Hartford. The Hartford does not warrant the performance of third-party service providers even if paid for as part of the policy coverage, and disclaims all liability with respect to use of or reliance on such third-party service providers.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. Coverage may not be available in all states or to all businesses. All information and representations herein are as of March 2018.

**In Texas, this insurance is underwritten by Twin City Fire Insurance Company.**

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.