

## ARE YOUR CLIENTS PREPARED FOR CYBER ATTACKS?



The growing threat of cyber attacks can put a business’s revenue, reputation and customers in peril. Determining the correct cyber coverage is important, and The Hartford is committed to being a premier provider by offering a full suite of solutions to help policyholders improve their security, and to protect their business when something goes wrong.

Policyholders can purchase coverage as a standalone cyber insurance policy or as a package with other lines of coverage.

Use this overview of The Hartford’s cyber coverages as a roadmap to reference when determining what type of cyber coverage your client may need.

IMPORTANT COVERAGE FEATURE	WHY IS IT IMPORTANT?	The Hartford	Other Carriers
<p><b>FIRST-PARTY EXPENSES</b></p> <p>When your client’s employee or customer information is compromised, they may be legally required to take action, which can result in significant expenses. If their network or data is impacted, it could cause interruption to their business, resulting in loss of profits or extra expenses. Cyber insurance can protect them against those expenses, which is why The Hartford offers a full range of coverages and limits available at various price points. So you can make sure clients have the appropriate protection for their business.</p>			
<ul style="list-style-type: none"> <li>• Legal Services</li> </ul>	<p>A licensed attorney will evaluate the event and then make recommendations for any additional action that may be required to comply with applicable regulations.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Computer Forensics</li> </ul>	<p>The forensic investigation determines if, how, and when attackers entered the network and whether any sensitive information has been compromised. The results of the investigation can determine whether additional action is needed to protect employees or customers.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Notification and Call Center</li> </ul>	<p>A vital but often overlooked step in the incident response process, this is often the first opportunity to communicate with customers or clients affected by the event.</p> <p>Notification and call center assistance can help prepare notification letters that comply with regulatory requirements.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## CYBER REFERENCE GUIDE

IMPORTANT COVERAGE FEATURE	WHY IS IT IMPORTANT?	The Hartford	Other Carriers
• ID Monitoring and Protection	Both customers and regulators have come to expect identity monitoring when personal information has been compromised. Offering the right solution can help protect your client's brand and mitigate third-party liability.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Relations and Crisis Communications	It can be difficult even for the largest companies to communicate effectively to customers, clients, regulators, and the public about what happened. Crisis management and public relations may help appropriately manage the event and communicate effectively to all stakeholders.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Extortion Payments	There's an increasing number of cyber extortion events resulting from ransomware infections or threats to cause a network outage. Cyber extortion coverage can help respond to the demand for payment to appropriately protect your client's business.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Data Restoration	If business sensitive data or applications are damaged or lost because of a network intrusion, policyholders may need to incur costs to restore the damaged data or application. <sup>1</sup>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Business Interruption	Pays for income loss and extra expenses caused by a network outage from network intrusion.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Dependent Business Interruption	Coverage for lost income and business expenses that result from a cyber attack against a policyholder's service provider. <sup>2</sup>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Cyber Fraudulent Transfer	When attackers compromise a policyholders' information and fraudulently transfer their funds, or the policyholder's customers funds, which cannot be recovered.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>THIRD-PARTY DEFENSE AND INDEMNITY</b> After a cyber attack, your clients must take steps to protect their business as well as their customers. Sometimes, even when they do everything right, they may face lawsuits by the clients and customers affected. Or, a regulator may start an investigation, seeking additional information. The costs associated with regulatory compliance as well as defending and settling cyber-related lawsuits can be daunting. The Hartford has the coverages and services to help protect against these expenses and defend from lawsuits and regulatory investigations. <sup>3</sup>			
• Privacy and Security-Related Litigation	Increasingly, privacy and security events can lead to lawsuits filed by a policyholder's customers and/or employees. This coverage helps the policyholder properly defend against the lawsuits and appropriately resolve them.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Regulatory Fines for Privacy and Security Events	In addition to consumer lawsuits, state and federal regulators have become increasingly active in enforcing privacy and security requirements. In many instances, governmental investigations have resulted in significant fines. This service provides guidance in responding to regulator inquiries and protecting a policyholder's rights during regulatory investigations.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Payment Card Loss	Merchants that have a security breach can be assessed fines, penalties and other costs by the credit card brands. The costs can be significant depending on the number of card numbers compromised and whether the policyholder was compliant with PCI security requirements.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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<ul style="list-style-type: none"> <li>• <b>Internet Media Coverage</b></li> </ul>	<p>With the amount of communications taking place on digital platforms, organizations increasingly need protection for the content that they publish. This coverage may pay for damages and defense expenses related to digital media liability.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

### INCIDENT RESPONSE SERVICES

Attacks on networks are becoming increasingly sophisticated and causing real harm. That's why The Hartford has built relationships with industry-leading companies to provide a holistic solution to managing cyber risk and increasing security at affordable prices. We have also created a panel of service providers that can help manage a cyber event end to end.

### LEARN MORE.

Contact your local agent from The Hartford or visit us at [thehartford.com/cyber](http://thehartford.com/cyber).

<sup>1</sup> Small Commercial data restoration covers computer virus only, not a hacker.

<sup>2</sup> The Website and Internet Services coverage on the Electronic Vandalism endorsement requires physical loss or damage by a Covered Cause of Loss.

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.

For Producers Only - Not for Distribution to the General Public. This material is not to be used for solicitation purposes. It should only be provided to a prospective policyholder who has been determined to be eligible for, and has requested information on, The Hartford's non-admitted cyber product.

Eligibility for surplus insurance coverage is subject to state regulation and requires the use of a licensed surplus lines broker. Surplus lines insurance policies are generally not guaranteed by state guaranty funds. Policies should be examined carefully for suitability and to identify all exclusions, limitations, and other terms and conditions. Surplus lines coverage is underwritten by Pacific Ins. Co. Ltd (except in CT and HI) and Hartford Ins. Co. of Illinois in CT and HI.

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. The admitted coverage described herein may be underwritten by one or more of the insurance company subsidiaries of The Hartford Financial Services Group, Inc. The admitted coverage(s) described herein may not be available in all states.

In Texas and California, insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.



Business Insurance  
Employee Benefits  
Auto  
Home