

**THE HARTFORD DATA PRIVACY - NETWORK SECURITY LIABILITY POLICY<sup>SM</sup> - CYBER LIABILITY INSURANCE**

**HELP YOUR CLIENTS SURVIVE THE HIGH COST OF A DATA BREACH.**



**The high cost of a data breach**

With the significant costs associated with a data breach, it's no wonder that your small and midsize business clients are concerned about the impact that just one could have on their business. According to The Ponemon Institute 2014 Global Cost of a Data Breach study, the average cost of a data breach was \$3.5 million, up 15% from 2013.<sup>1</sup>

With cyber liability insurance from The Hartford, you can help protect your clients from the potentially severe effects of a broad range of third-party liability and first-party risks associated with data privacy and network security, including:

- Hackers
- Malicious software
- Rogue employees
- Hardware theft
- Employee error, and more

**BROAD TARGET MARKET**

Our appetite includes qualified small and midsize businesses, seeking to procure policy limits of up to \$10 million, including these business classes:

- Healthcare
- Financial services
- Retail
- e-Commerce
- Manufacturing
- Media/Advertising

**Risks outside of our appetite:** Social networking sites, payment processors, data aggregators, online gambling and/or gambling and for-profit education.

**DATA BREACH RISK MANAGEMENT SOLUTIONS**

With data privacy and network security coverage from The Hartford, your clients are getting more than insurance protection. They now have access to resources that can help reduce the likelihood of a data breach through our partnership with some of North America's leading data risk management companies.

PRE-BREACH SERVICES	POST-BREACH SERVICES
<ul style="list-style-type: none"> <li>• Educational information, including data protection tips, breach scenarios, articles and best practices</li> <li>• Notification laws and regulations, so they're up-to-date on consumer, regulatory and third-party requirements</li> <li>• Incidence response plan template to help them establish procedures to minimize the impact of a data breach incident</li> </ul>	<ul style="list-style-type: none"> <li>• Breach counseling to help determine if a breach has occurred and assess the severity of the incident</li> <li>• Notification assistance to help prepare notification letters that comply with regulatory requirements</li> <li>• Crisis management and public relations to help restore a business's reputation</li> <li>• Remediation recommendations for impacted individuals like credit monitoring</li> <li>• Documentation support to record steps taken and remediation services provided in the event they're sued and need to prove steps were taken to contain the breach</li> </ul>



COVERAGE	BENEFITS AVAILABLE
<b>Data privacy liability</b>	Helps protect against claims alleging that the insured's negligence resulted in the: <ul style="list-style-type: none"> <li>• Breach or violation of a data privacy law whether or not it's due to the unauthorized access or unauthorized use of a computer system - whether the computer system is owned or leased and operated by the insured</li> <li>• Improper dissemination of nonpublic personal information</li> </ul>
<b>Network security liability</b>	Helps protect against claims alleging that the insured's negligence resulted in the: <ul style="list-style-type: none"> <li>• Failure to prevent unauthorized access or unauthorized use of a third-party's computer system</li> <li>• Inability of an authorized third party to gain access to the insured's services</li> <li>• Transmission of malicious code</li> <li>• Failure to prevent identity theft</li> <li>• Failure to prevent a denial of service to an authorized third party</li> </ul>
<b>e-Media liability</b>	Helps protect against claims alleging that the insured's negligence resulted in the: <ul style="list-style-type: none"> <li>• Wrongful publication, defamation, slander or libel, or other tort related to harm to the reputation or character on an insured's website or advertising</li> <li>• Infringement of copyright, service mark, trademark or misappropriation of ideas</li> <li>• Misappropriation or misdirection of Internet-based messages or media of third parties on the Internet by the insured</li> </ul>
<b>Notification expense and credit monitoring expense</b>	Covers reasonable and necessary expenses incurred to comply with statutory mandates to notify individuals of a loss or theft of nonpublic personal information, but may also include courtesy notifications when not mandated by notification laws. <ul style="list-style-type: none"> <li>• Definition of data privacy laws now includes U.S. <b>and</b> Canadian laws</li> <li>• Covers costs to provide credit monitoring to those affected by loss of nonpublic personal information</li> </ul>
<b>Crisis management expense</b>	<ul style="list-style-type: none"> <li>• Covers expenses incurred for services provided by a public relations firm, law firm or a crisis management firm in order to mitigate potential harm to an insured's reputation in the event of a data privacy wrongful act</li> </ul>
<b>Data privacy regulatory expense</b>	<ul style="list-style-type: none"> <li>• Coverage for fines and penalties, including certain fines and penalties assessed in connection with a data privacy regulatory proceeding</li> </ul>
<b>Cyber investigation expense</b>	<ul style="list-style-type: none"> <li>• Covers expenses incurred for services provided by a third-party vendor to investigate and determine the source or cause of a data privacy wrongful act or network security wrongful act</li> </ul>

### TOP CARRIER YOU CAN RELY ON

- Long history in the management and professional liability insurance market
- Experienced team of underwriters and managers located across the country in regional offices of The Hartford
- 200+ years delivering on our promises to pay claims
- Dedicated claims staff widely recognized for superior customer service
- Specialized risk engineering services

**LEARN MORE.** Contact your local underwriter from The Hartford today or visit us online at [THEHARTFORD.COM/CYBERLIABILITY](http://THEHARTFORD.COM/CYBERLIABILITY).



<sup>1</sup> ponemon.org/blog/ponemon-institute-releases-2014-cost-of-data-breach-global-analysis

Any discussion of coverage herein is summary only. Coverage depends on the actual facts of each claim and the terms, conditions, and exclusions of the issued policy. Please refer to the issued policy to determine all terms, conditions and exclusions of coverage. Coverage is provided by the property and casualty companies

of The Hartford Financial Services Group, Inc. and may not be available to all businesses in all states.

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

Business Insurance  
Employee Benefits  
Auto  
Home