



No matter a company's size, it's fair game for cyber criminals who look for easy ways into systems to access data. Fortunately, the CyberChoice First Response PolicySM from The Hartford provides the coverage and assistance businesses need to recover as quickly as possible after a breach. See how it all works together in this timeline.

CyberChoice First Response Timeline	
BEFORE AN EVENT	A business purchases CyberChoice First Response <ul style="list-style-type: none"> • They can select risk control services and receive discounts for having a strong defense • They can review CyberChoice First RespondersSM to supplement their incident response plan
DAY OF EVENT	Hackers break through and the policyholder is hit with a privacy or security event <ul style="list-style-type: none"> • The policyholder can immediately notify our helpline by phone: (212) 277-1458 or email: FirstResponse@thehartford.com
STEP 1	Our experienced Claims department will: <ul style="list-style-type: none"> • Explain coverage under the policy • Recommend the best approach to respond to the incident at issue • Assist the policyholder with retaining the necessary independent attorneys and vendors to properly deal with the breach This panel of independent attorneys and vendors are highly specialized and offer deep experience in cyber-related events. As a result, they are able to quickly and effectively stop ongoing intrusions, prevent additional exposure of information and minimize damage to a policyholder's reputation.
STEP 2	If necessary, the policyholder can consult with a computer forensics expert to investigate the network event in order to determine: <ul style="list-style-type: none"> • What happened • When the event occurred • How it happened • Whether sensitive information was compromised
STEP 3	If the policyholder needs to notify their customers, clients, or state regulators, our panel of professionals will assist the policyholder with: <ul style="list-style-type: none"> • Engaging a crisis management service provider to help the policyholder protect its brand and do right by their customers • Coordinating service providers to: <ul style="list-style-type: none"> » Draft notifications, set up call centers and prepare responses to any questions posed by customers, clients, regulators and the media; and » Notify affected individuals through mail, email or publication » Provide affected individuals with credit monitoring or other identity protection services
STEP 4	After the initial response, the panel of experienced professionals will provide all the assistance needed to: <ul style="list-style-type: none"> • Monitor customers calling the hotline and enroll them in the services they've been offered • Provide fully transparent reports on consumers' responses to their notice letter
STEP 5	Even when a policyholder has done everything right, they may still be faced with lawsuits and expensive regulatory investigations. Our Claims department and the panel of experienced law firms will help policyholders: <ul style="list-style-type: none"> • Manage and defend lawsuits from their clients or customers • Get through any regulatory investigations so they can get back to business Throughout the process, we'll stay in touch with the policyholder to make sure everything goes smoothly.
STEP 6	Once the crisis is past and the policyholder is back to business, the panel can help: <ul style="list-style-type: none"> • Evaluate the cost of the event • Recommend ways to tighten security and reduce the vulnerability that led to the event
AFTER AN EVENT	Just because a policyholder went through it once doesn't mean it can't happen again: <ul style="list-style-type: none"> • Insured business owners need to ensure continuous protection of their most important assets • We'll connect policyholders with experienced service providers to help them fix what went wrong

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. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. 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.

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18-0233 © March 2018 The Hartford

