



Hartford Steam Boiler



Risk Solutions

HSB Farm Cyber Insurance

Hartford Steam Boiler
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Cases in point

HSB Farm Cyber Insurance offers comprehensive coverage to protect the farmer against cyber security threats involving not only the business of farming but also the personal cyber risks for the farm family. Cyber attacks can significantly impact a business' bottom line as well as pose a threat to home computing devices – just take a look at these examples below.

Farm Business

- **Grain farm: computer attack, ransomware.** A grain operation's server was hacked, launching ransomware to infect and lock down servers and workstations. The demand was \$5,000 in Bitcoin for decryption of the corrupted files. With professional help, system access was fully restored and the insured was reimbursed for the pre-approved costs of remediating the computer systems and payment of the extortion demand, as well as lost business income incurred as a result of the attack.
- **Dairy farm: phishing attack.** The farmer clicked on a fraudulent email that appeared to be from a distribution partner – compromising his account, creating a gateway into his system and ultimately crashing the system. Forensic IT services assisted with necessary restoration costs. The files and account access were restored after the removal of the malicious code and false accounts.
- **Crop Farm: malware attack.** Malware was installed on a farmer's harvest data system, disabling the system completely and resulting in an unplanned interruption of the harvesting for days. Cost to repair damage that required total restoration of all system software and data was covered.

- **Crop Farm: malware attack, 3rd party liability.** A farmer opened an email attachment that contained a virus. Several weeks later, he emailed data to his Farm Service Agency that contained the virus and spread to hundreds of other Agency customers. Traced back to the farmer, liability results in a lawsuit against the farmer for the damages caused by his unintentional propagation of malware. Network security liability coverage paid for the legal costs and settlement of the lawsuit.
- **Crop Farm: corrupt data.** A virus infiltrates the on-board computer system in the farmer's combine and causes the mapping of new farmland to be incorrect and negatively impact crop yield. Costs to remove the virus and restore the integrity of the on-board system are covered.
- **Crop Farm: data compromise, breach of employee information.** An external hard drive containing payroll and banking information for a handful of employees was stolen from the farm's main office. Notifications were sent to affected individuals advising them to place a fraud alert with credit bureaus and to monitor their credit reports and other financial statements.

Home Cyber Coverage:

- **Home computer attack.** The farmer opened a file in an email and unleashed a virus. The insured had to hire an outside expert to reformat the hard drive, reinstall the operating system and restore data from the back up.
- **Home systems extortion.** The family received a ransom note on their computer screen after discovering that all files had been locked. Hackers demanded \$2,000 to obtain the key to unlock them. After consultation with an expert and approval in advance by HSB, the insured decided to pay the ransom. An IT expert was also brought in to ensure that the computer system was clear of any residual effects of the ransomware virus.

Contact us

HSB has been protecting farmers for years and as risks evolve, so does the coverage and protection we offer. HSB Farm Cyber was specially designed to provide comprehensive coverage from cyber risks and exposures for farm operations – both large commercial enterprises as well as the smaller family-run farm, inclusive of the personal cyber risk exposure of the farm family itself. Put our cyber expertise to work for your clients, protecting them with HSB Farm Cyber coverage. For more information contact your HSB representative.