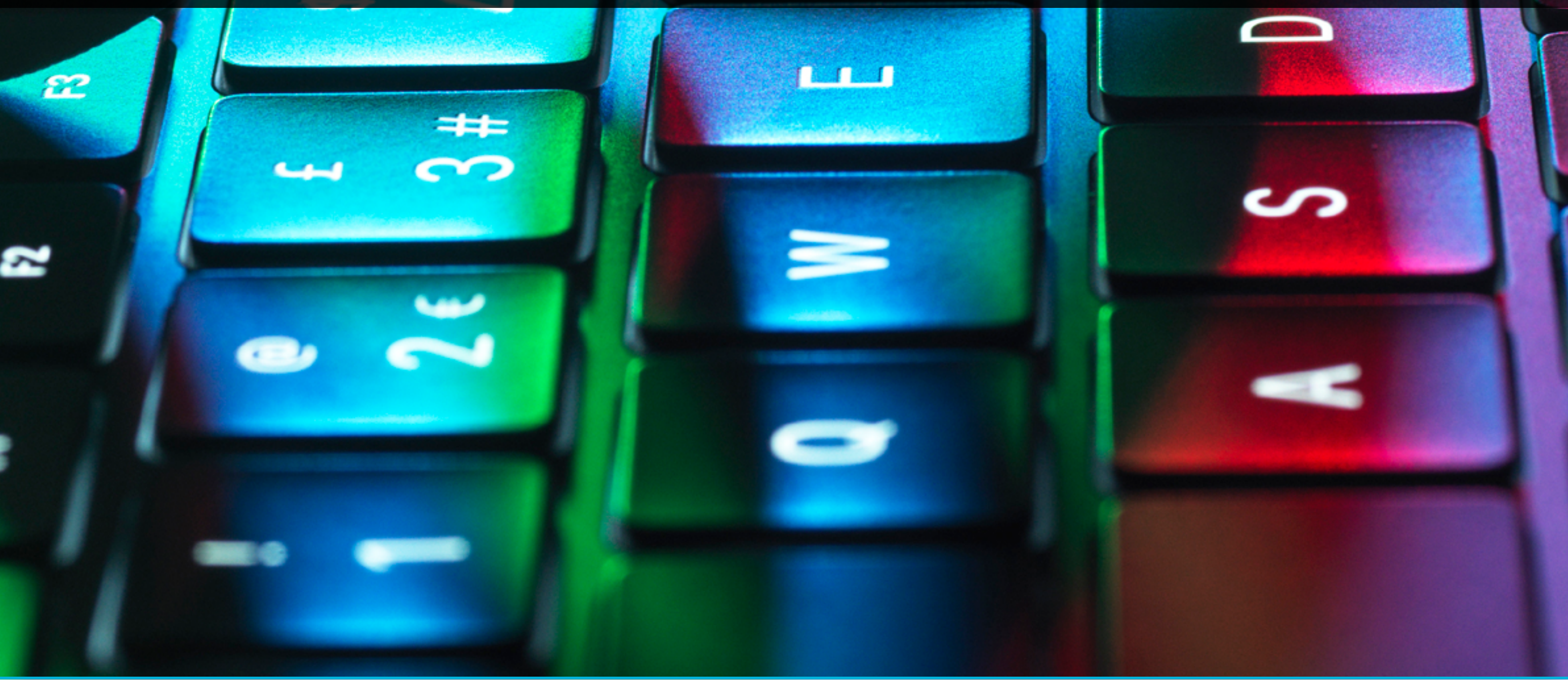
HSB CyberPro

Cyber incident response and insurance for businesses

United Kingdom



HSB

A Munich Re company

Cyber threats are now an everyday reality for businesses of all sizes

Cyber attacks can significantly impact a business through operational disruption, financial loss and reputational damage, whatever their size or sector. Many organisations are at risk from a cyber incident at some point, with increasingly sophisticated methods, such as utilising artificial intelligence, becoming mainstream.

Cyber insurance awareness is rising amongst businesses, but according to recent research from HSB significant preparedness gaps exist. Some businesses lack robust security protocols or don't know how to respond in the event of a cyber incident, potentially leaving them exposed to high, unforeseen costs.[2]

41% of **micro** businesses and **50%** of **small** businesses have experienced a **cyber security breach** or **attack** in the last year[1]

55% **expect to suffer a cyber attack within the next 12 months[2]**

84% **anticipate a negative impact from a cyber incident[2]**

What is HSB CyberPro?

Our cyber insurance cover is a commercial solution to support businesses that rely on electronic devices and digital computer systems to process data. HSB CyberPro provides comprehensive coverage to protect against loss or damage from cyber risks, data breaches and IT system vulnerabilities which could be detrimental to a business and its reputation.

The policy provides access to **24/7 assistance through the provision of incident response services**. Should a suspected cyber incident occur, cybersecurity experts will quickly respond and provide technical assistance, impact mitigation, and ongoing support to identify, contain and resolve the issue.

Who is the cover for?

Our cyber insurance cover is specifically designed for micro businesses and small businesses with an annual turnover of less than £10 million.

How do I access the cover?

HSB CyberPro is available solely via the HSB FastTrack and Acturis e-trade platforms.

Our cyber insurance product is for commercial businesses and is offered through insurance brokers.

[1]Gov.UK Cyber security breaches survey - June 2025
[2]HSB cyber security commercial research conducted in August 2025 with 600 UK SMEs

HSB CyberPro has six sections of cover

1 Cyber incident response service

Immediate **24/7 access**, **363 days a year**, to expert help when a business suspects or experiences a cyber incident, like a phishing email, ransomware, or suspicious system activity.

Cover includes:
- Technical assistance to investigate computer systems
- Incident containment to stop a data breach from spreading
- Impact mitigation to limit any damage and protect systems in the future
- Ongoing support through recovery and resolution

2 Computer system damage

Financial protection and expert support when a business's computer systems are damaged due to a cyber event. The policy includes three distinct areas of cover, each addressing a different stage of recovery and resilience.

Cover includes:
- Computer system reconfiguration, including the cost of restoring data
- Computer virus locating and removal
- Consultancy costs on virus and hacking prevention

3 Loss of business income and extra costs

Covers losses when a cyber event disrupts a business's ability to operate, including additional expenses incurred to mitigate disruption and restore operations after a cyberattack.

Cover includes:
- Loss of business income
- Extra costs to minimise disruption to a business's computer system

4 Cyber crime

Covers losses sustained by criminal cyber activities including fraud, telephone system hacking and cyber ransom demands.

Cover includes:
- Financial loss resulting from fraudulent use of data in a computer system
- Payments due to a telephone service provider resulting from hacking
- The cost of responding, and if we agree in writing, the payment of a ransom demand

5 Data-breach expense

Covers losses following the failure of a business to keep to its data privacy obligations which can lead to fines, lawsuits and reputational damage.

Cover includes:
- Consultancy costs to investigate the breach and provide guidance
- Notification costs to affected parties and regulators
- Costs of credit file monitoring, identity theft assistance and a helpline to affected parties
- Public relations costs to minimise reputational damage

6 Cyber liability

Covers damages and defence costs associated with cyber liability resulting from a cyber event, such as data breaches.

Cover includes:
- Damages and costs
  - Data privacy
  - Virus transmission
  - Defamation and disparagement

What are the conditions, exclusions and limits of the cover?

Main conditions of cover:
- Original data must be backed-up every seven days
- Use up-to-date anti-virus software and a firewall
- Appropriate procedures are in place to protect data

Main exclusions:
- External network failure
- The value of data
- Fraudulent use of credit or debit card; or fraudulent credit applications
- Deliberate defamation or disparagement

Policy limits and excesses:
Depending on the customer type, our available range of limits and excesses are:

- Limits (including defence costs): From £10,000 to £500,000
- Excess:
  - Section 1: Nil
  - Sections 2-6: From £50 to £5,000

Cyber incident response services

Help when its needed. 24/7 access to expert support when businesses suspect or experience a cyber incident.

Some businesses lack the financial resources and technical expertise to protect themselves in the event of a data breach or suspected cyber attack, potentially leaving them vulnerable.

62%

of businesses would contact external technical experts first when seeking support for a suspected cyber incident[2]

[2]HSB cyber security commercial research conducted in August 2025 with 600 UK SMEs

What our cyber incident response services cover

HSB's cover provides businesses with **immediate access to expert support** via a **dedicated helpline** or email when they suspect or experience a cyber incident.

Our services include:

24/7 incident response

Our incident response services are available to businesses 24/7, 363 days a year, with **no excess** and can be used **unlimited times** during the policy period. Incidents can sometimes be resolved prior to a claim.

Technical assistance

An expert will investigate a business's systems to establish whether a data breach has occurred, how it happened and what data has been compromised.

Incident containment

If a data breach is confirmed, support is provided to help isolate affected systems, disable compromised accounts, and block further unauthorised access.

Impact mitigation

Once a breach is contained, support is provided to secure a business's systems to prevent future breaches, such as updating software and improving access controls.

Ongoing support

Support is provided until the issue is fully resolved, including continued guidance through recovery and next steps.

HSB CyberPro in action

The following examples demonstrate the type of incident that are covered under the HSB CyberPro insurance policy.

Phishing email
A plumbing and heating firm receives an email, appearing to be from HMRC, requesting urgent payment. The business owner is unsure whether it's genuine and calls the HSB Incident Response Team. The case manager confirms it's a phishing attempt and advises on blocking the sender, checking for malware, and alerting staff. No financial loss or downtime is experienced.

Suspicious system activity
A hair salon is unable to access its appointment booking system and their clients' contact details. The HSB Incident Response Team investigates and identifies a malware infection. They guide the business owner through containment and recovery steps, and preventing further disruption, enabling the salon to quickly return to trading.

Ransomware threat
A small marketing agency receives a message that their files have been encrypted and a ransom is demanded. The HSB Incident Response team helps assess whether the threat is real, advises on police reporting, and supports containment and recovery. The agency avoids paying the ransom and restores operations with minimal disruption.

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Picture credits: Getty Images

This is an overview of HSB's CyberPro Insurance product. For full details of the cover (including policy documents) and further information, please contact your local HSB representative.

Broker and intermediary use only

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