

# Cyber solutions for today's farmers





# Farmers can keep growing, knowing you have their backs

Cybercrime continues to evolve and happens everywhere. Especially on today's farms that depend on high-tech equipment, computers, and electronic devices located around the farm and wherever they may conduct farm business.

With HSB Farm Cyber, you can provide farmers of all sizes the support and peace of mind they need to mitigate these growing cyber exposures and do what they do best: keep producing the food and other farming byproducts America needs.

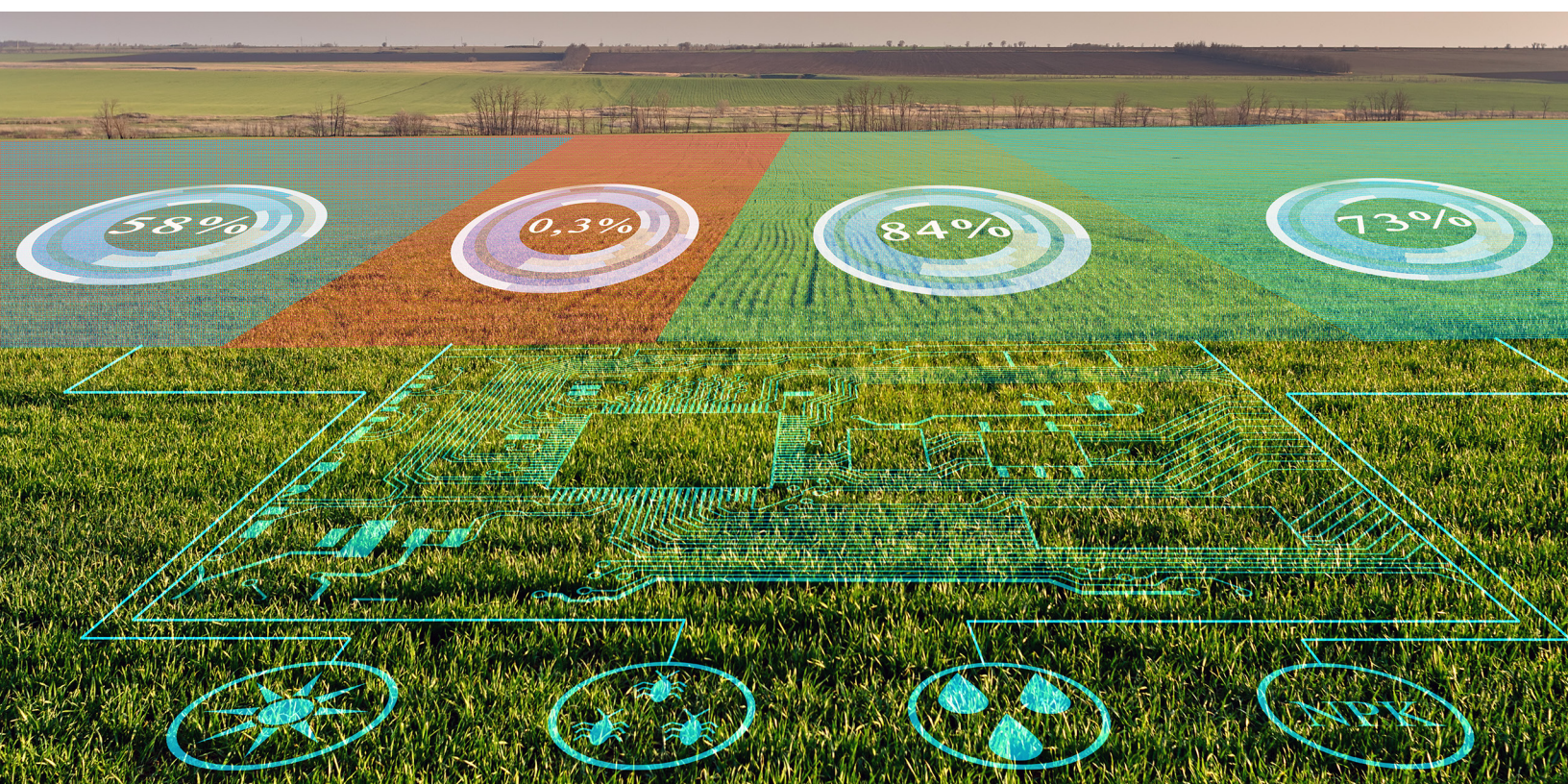
## Why HSB Farm Cyber? Why now?

Innovative technologies are being deployed across the farming industry, and data and information systems are helping farmers better understand how to maximize efficiency.

With this digital reliance comes new exposures to cybercriminals, some intent on crippling food production and striking at the heart of life.

Farmers have enough to worry about. HSB Farm Cyber protection lessens their cybersecurity worries. They know they have the coverage they need to mitigate these risks and the support of cyber professionals who will be there in case they do fall victim to a cyberattack.

HSB Farm Cyber can help keep farmers producing and get them back up and running quickly should they suffer a loss.





## Flexible, reliable, and tailor made for any farm

HSB Farm Cyber is flexible and can be customized to provide protection for small hobbyist farms to large commercial farms. Coverage ranges from a family farm to a large precision ag commercial operation, from home computer systems and connected home devices to sophisticated computer systems and farm machinery.



### Family and small farms

Protection for personal cyberattacks.

Coverage can include:

- System and Data Restoration
- Computer Attack
- Home System Attack
- Data Compromise
- Cyber Extortion
- Online Fraud
- Identity Recovery
- Home Title Fraud

Optional additional components include:

- Cyber Bullying
- Social Media Income Interruption
- Data Breach



### Mid-size and large commercial farms

Protection for highly automated, larger commercial operations that rely heavily on connected equipment, data, and technology to run efficiently.

Coverage can include:

- System and Data Restoration
- Cyber Extortion
- Data Compromise
- Business Income
- Misdirected Payment Fraud
- Computer Fraud
- Extended Income Recovery
- Future Loss Avoidance
- Privacy Incident Liability
- Network Security Liability
- Electronic Media Liability







## 4 reasons to offer farm insureds HSB Farm Cyber

1

### **Flexible coverage**

It can provide coverage for everything from the personal risks of the farm family to those of a hobbyist, mid-size farm, and large commercial operations.

2

### **Easy to sell**

It's available as an endorsement to insurance companies that partner with HSB to offer coverage to their customers.

3

### **It can be bundled**

It can be bundled with HSB's Farm Equipment Breakdown Insurance, which covers repair or replacement to farm equipment that could be damaged by a cyber attack.

4

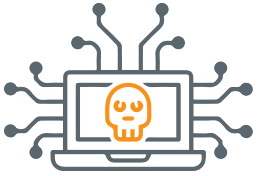
### **Peace of mind**

Farmers can do what they do best and keep growing, knowing they have cyber experts working behind the scenes to help them manage their cyber risks.



## Claim stories

### HSB Farm Cyber at work on the farm



#### 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 for \$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 preapproved 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

A 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.

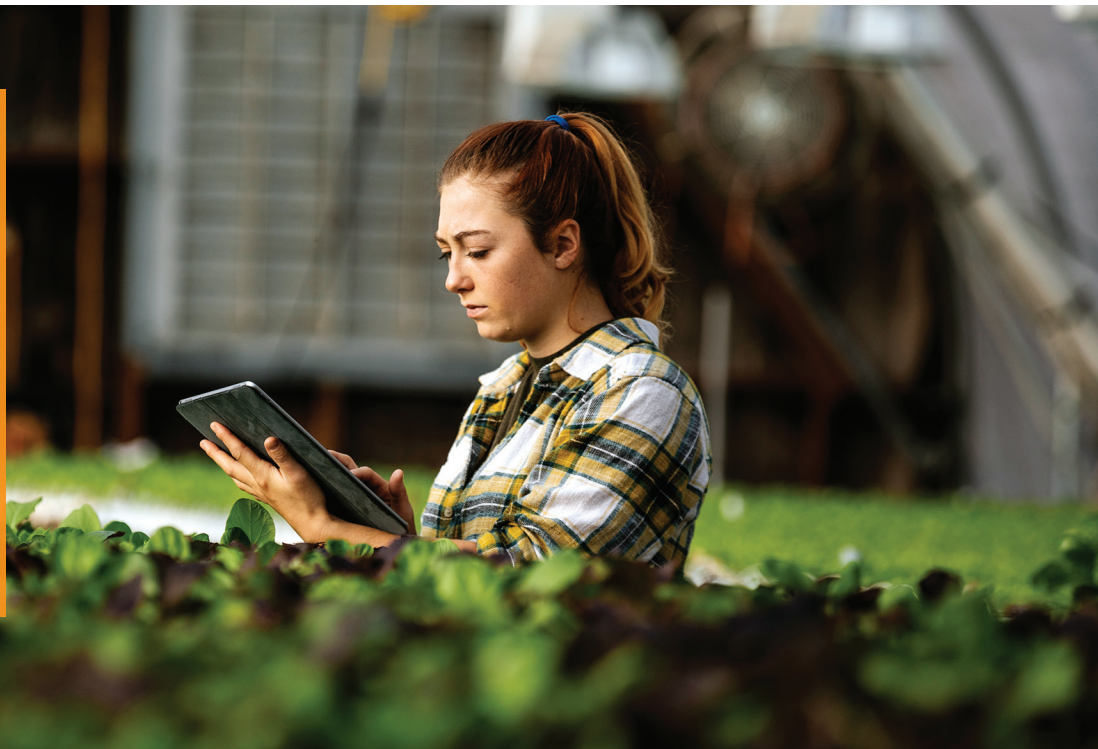


#### Crop farm: malware attack

Malware was installed on a farmer's harvest data system, disabling the system completely and resulting in an unplanned interruption of harvesting for days. Cost to repair damage that required total restoration of all systems software and data was recovered.

## Contact us

HSB has been protecting farmers for years and as risks evolve, so does the coverage and protection we offer. Put our cyber expertise to work for your clients, protecting them with HSB Farm Cyber coverage. For more information, contact your HSB representative.





This is a summary of coverages. This document is intended for information purposes only and does not modify or invalidate any of the provisions, exclusions, terms or conditions of the policy and endorsements. For all coverages, terms, conditions, and exclusions, refer to the actual insurance policy.

© 2022 The Hartford Steam Boiler Inspection and Insurance Company. All rights reserved.

HSB 2022-084  
(New 07/22)

**HSB**  
One State Street  
P.O. Box 5024  
Hartford, CT 06102-5024  
Tel: (800) 472-1866

HSB.com



A Munich Re company