



HSB, a Munich Re company, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working together to drive innovation in a modern world.

Cyber criminals are using more complex methods to infiltrate businesses of all sizes. Being cyber ready is proven to reduce the severity of loss should a cyber attack or data breach occur. Fortunately, HSB Total Cyber™ policyholders have access to risk management services to help them prevent cyber attacks before they happen. They include:

Cybersecurity risk consulting

HSB Total Cyber™ insureds are eligible for a free hour of cybersecurity risk consulting from one of HSB's partners. Cybersecurity risk consultants can help with:

- Cybersecurity plan development, review, or testing
- Cybersecurity assessment, including vulnerability to ransomware and mistaken payment transfers
- Recommendations to improve IT security
- Recommendations to improve employee practices to guard against cyber attacks

Pre-incident legal consulting

Insureds are also entitled to an hour of free cyber/privacy risk consulting from partner law firms. Complimentary consulting may include:

- Cyber risk assessment
- Cyber attack response planning and review
- Development and review of data privacy and information security policies/procedures

Resources to help prevent cyber attacks

WhiteHaX

HSB's WhiteHaX program looks at your cybersecurity from the inside. It enables you to safely simulate cyber attacks and scan for vulnerabilities from within your firewall. With WhiteHaX, policyholders will be able to:

- Run up to eight free scans a year
- Receive a report to share with legal and cyber risk consultants
- Simulate cyber attacks and breach scenarios to determine if they're protected against
 - Firewall attacks
 - User-attacks from the internet
 - · Email-originated "phishing" attacks
 - Ransomware
 - · Attempts to steal data

Cyber Safety® platform

With HSB's Cyber Safety®, you can see what cyber criminals see. This program lets you look at your cybersecurity vulnerabilities from the outside and develop the processes and training needed to keep your company safe. With Cyber Safety®, policyholders will be able to:

- Scan for vulnerabilities in their web applications
- Obtain a detailed report of identified issues to share with cyber risk consultants
- Determine the cyber threat awareness of employees and deliver tailored training based on their needs
- Meet contractual and regulatory obligations with customizable security policies

HSB Total Cyber policyholders receive free access to the foundational level of Cyber Safety® and a 20% discount for the first year on increased levels of access, including more scans and training for more employees.



Additional free or discounted risk management services are evaluated and added to HSB's pre-event service suite as new threats emerge.

For more information about **HSB Total Cyber**[™], visit our website, or call your HSB representative at (800) 472-1866.

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