

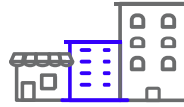
Top 10 reasons you need cyber insurance

A cyber attack happens every 20 seconds.



In fact, the odds of you becoming a victim of a cybercrime are greater than experiencing a loss due to flood or fire.

Nearly all businesses are at risk.



If you depend on a computer, tablet, smart phone or the internet to conduct business, you're exposed to cyber risks. Any digital device can be entry points for cybercriminals.

Cyber risks are constantly changing.



As technology evolves, so do the risks that threaten your business and the data you use every day. Having insurance to protect against new and evolving risks is critical.

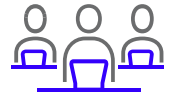
A data breach can be devastating.



Nearly 40% of cybercrime victims spent \$50,000 or more responding to the attack.¹ That kind of money could damage or cripple a small business.

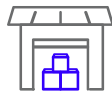
No matter what type of business you run, where you're located, or how much time you spend online, your small business needs cyber insurance.

Hackers are highly organized.



Cybercrime is big business, and is not just perpetrated by individuals, but often by highly organized criminal teams from countries like China, Russia and North Korea.

You don't have to be a big business.



Nearly half of all data breaches target small businesses. That's because cybercriminals are looking for vulnerabilities and small businesses with outsourced or underfunded IT departments often have them.

Coverage costs less than many other types of insurance.



Compared to the cost of other types of business insurance, cyber coverage costs less for the level of protection it provides.

You don't have to be targeted by a criminal.



Cyber insurance helps to respond to an unintentional leak of personal data or records. According to one source, **9.7 billion data records have leaked since the start of 2019.**²

Businesses don't often budget for the risk.



If you don't have insurance to cover a risk, this type of expense could put a small business out of business.

Cyber insurance covers a broad range of costs associated with cyber risk.



Our cyber insurance includes coverage for computer attacks, data breaches, cyber extortion, liability, misdirected payment and telecommunications fraud, and identity theft.

¹ 2019 Zogby Analytics study sponsored by HSB

² IT Governance