

HSB Total Cyber™

Comprehensive coverage for 6 cyber threats

Data Breach

When sensitive information is exposed or stolen, businesses must respond. Cover your costs with:

- Forensic IT and Legal Review
- Notification to and Services for Affected Individuals
- Regulatory and PCI Fines and Penalties
- PCI Assessments
- Reputational Harm and Crisis Management
- Reward Payment Reimbursement

Fraud

Cyber criminals target businesses of all sizes to deceive and profit. Combat loss with coverage for:

- Computer Fraud
- Misdirected Payment Fraud
- Telecommunications Fraud
- Invoice Manipulation Fraud
- Reward Payment Reimbursement

Identity Theft

Identity theft victims can spend months and thousands of dollars to regain control of their identity records. Give victims peace of mind with coverage for:

- Case Management Service
- Expense Reimbursement
- Defense and Settlement of Suits Arising from Business Identity Theft

As threats evolve, so do we

Computer Attack

Hackers target business systems to exploit any weaknesses. Recover, restore, and protect with the following coverages:

Recover

- Loss of Business and Extended Income Recovery
- Business Income Forensic Expenses
- Contingent Loss of Business, including Interruption of Supply
- Cyber Extortion
- Cryptojacking

Restore

- System and Data Restoration

Protect

- Future Loss Avoidance
- Reward Payment Reimbursement

System Failure

Software updates and other system changes don't always go as planned. Guard against loss of income from unintentional computer system outages with coverage for:

- Business Income loss from System Failure

Cyber Liability

The threat of legal action against a business due to a cyber event is real. Defend threats with coverage for:

- Data Compromise Liability
- Privacy Incident Liability
- Network Security Liability
- Electronic Media Liability
- Full Media Liability
- Additional Insured Pursuant to a Contract



A Munich Re company