

# As threats evolve, so do we.

**HSB Total Cyber™**  
Comprehensive cyber insurance for  
the risks of today and tomorrow





# Stay a step ahead of cyber attacks

Technology is evolving at an ever-faster rate. Cybercrime, too. Every business – from freelancers and gig workers to small and mid-size firms – can be targeted. The high cost of cyber attacks makes going without cyber insurance a real risk. Just one attack can wreak havoc on a company's people, customers, reputation, and bottom line.

HSB continually monitors trends to stay ahead of emerging cyber risk. HSB Total Cyber™ is regularly updated to provide coverages that can help keep companies safe against today's cyber threats, and those on the horizon.

## **Broad, comprehensive coverage and help when it is needed most**

Business owners can rest easy that with HSB Total Cyber™ they will have the support and resources they need to recover from a cyber incident, and more importantly, to help prevent one. It provides broad, comprehensive coverage for the risks of today and tomorrow.



# 23 Average duration of **downtime** and **business interruption** resulting from a ransomware attack



Source: Coveware



## Data breach

**In the event a hacker gains access to a company's computer system, or sensitive information is otherwise stolen or exposed, HSB cyber claims specialists guide the business through:**

- Forensic IT investigation to determine the extent of the breach
  - Legal review to identify next steps the business should take to notify affected individuals and provide them with identity monitoring services, if warranted
- HSB Total Cyber™ also covers costs incurred due to certain regulatory and industry fines and penalties, as well as reputational harm and crisis management.



## Computer attack

**If a business's computer system is hacked or held for ransom, HSB will help the business recover. Ransomware is the most common form of cybercrime committed against small and mid-size businesses today. HSB cyber claims specialists will help the business determine whether to pay the ransom, and coverage includes the cost of an investigator to guide that decision. Computer attack coverage also covers costs such as:**

- Cyber extortion, including the payment of ransom
- System and data restoration
- Future loss avoidance
- Lost business income
- Increased utility costs resulting from cryptojacking



## Fraud

**Should cyber criminals target a business and trick an employee via email, or otherwise take control of their computer systems to commit fraud for profit, HSB Total Cyber™ provides comprehensive fraud coverage and helps cover the costs associated with instances when:**

- Data or instructions are changed in the computer system and funds are stolen
- Payment details are changed, and a customer unknowingly pays a criminal instead of the business
- Funds or property are misdirected to a fraudulent destination
- An attack incurs fraudulent charges to a telephone service provider



# 287 DAYS

Average time for  
businesses to **identify**  
and **contain** a breach

Source: Ponemon Institute "Cost of a Data Breach Report 2021" sponsored by IBM Security



## Cyber liability

**Businesses can face legal action as a result of a cyber event. HSB Total Cyber™ pays legal defense and settlement costs for a range of claims from those victimized by the cyber attack, including claims such as:**

- Affected individuals suffered harm as a result of a data breach
- Privacy policy violations
- Negligent failure of computer security
- Information displayed infringes on or violates rights or defames



## Identity theft

**Businesses, as well as business owners and their spouses, can be targets for identity theft. It can take victims months and thousands of dollars to regain control of their identity. HSB Total Cyber™ helps victims restore their credit standing and identity records by providing:**

- Case management services to help the victim recover
- Expense reimbursement for costs incurred in the identity restoration process

If the cyber criminal uses the business identity to open accounts incurring debt, and the business is sued as a result, coverage is also included to defend the business against the allegations.



## System failure

**Software updates and other system changes don't always go as planned. HSB Total Cyber™ guards against the loss of income from unintentional computer system outages with coverage for business income loss that results from system failure.**



## Expert risk management

Business owners would rather avoid a claim than deal with the disruption and loss a claim can cause. HSB Total Cyber™ includes access to valuable loss prevention services such as pre-event legal and cybersecurity risk consulting as well as other tools and resources that can help prevent cyber attacks before they occur.

## Industry-leading claims support

HSB Total Cyber™ claims service is best in class and is enhanced by our partnerships with industry-recognized legal, forensic, and cybersecurity organizations. It offers 24/7 response to a cyber event in order to mitigate loss, maximize use of coverage limits, and speed recovery.

Our dedicated team of cyber claims specialists are standing by, ready to assist our policyholders when they need it most.

“I want to thank everyone who worked on my claim. All the people I dealt with were very helpful and professional. I am glad to have HSB as one of my insurance partners.”  
—*Manufacturing customer*

“We are impressed by your speed and accuracy in getting this settled. We really appreciate having all of you standing beside us through this event.”  
—*Construction customer*

Stay ahead of emerging risk. Request a quote at [HSBTotCyber@hsb.com](mailto:HSBTotCyber@hsb.com), generate a quote at [hsb.appulate.com/signin](https://hsb.appulate.com/signin), or call your HSB representative at **1-800-472-1866**.