



Hartford Steam Boiler



Risk Solutions

## HSB Farm Cyber Insurance

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### Protecting the Modern Farm

Farmers today are using technology to manage everything from the capture of farm business and production data to controlling precision agriculture processes in the field. On-board computers are essential to the gathering and analyzing of data, mapping of fields, and subsequently, planting, fertilizing and harvesting of crops. And now, it's become increasingly common for even smaller operations to use drones to capture and download data for various agricultural uses.

The microelectronics inherent in precision agriculture technology are highly sensitive, and vulnerable to the harsh conditions under which they are used. It takes only a modest accumulation of dust or chaff to cause a short-circuit or render a sensor otherwise inoperable, interrupting what is invariably a time-sensitive process underway. Physical damage aside, there's a new threat lurking – that of a cyber event that introduces a virus or malware that can interrupt the business of farming as well. The resulting impact is no different than would be the case with a fire or other mechanical failure – downtime, interruption of operations and added expense. Whether it's a data breach, debilitating virus, or ransomware attack, the risks are real – from the smaller family-run farm to larger commercial agriculture enterprises.

New risks demand new solutions. Having the right coverage is critical. A partnership with HSB ensures that your clients are getting amongst the most comprehensive coverage available today – for both farm business and personal risks.

## HSB's Farm Cyber

HSB follows the farmer into, and even above, the field. Our comprehensive coverage protects the farmer against cyber security threats involving not only the customary computers and electronic components located about the farm premises, but on-board drones and farm machinery in the field as well. And, protection also extends beyond the business of farming to include personal cyber risk exposures of the farm family.

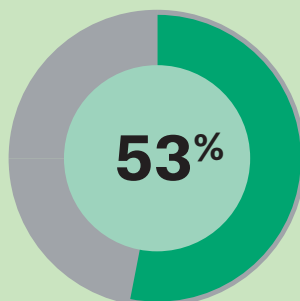
### Farm Business Cyber Coverages:

- Data compromise response expense
- Computer attack
- Cyber extortion
- Misdirected payment fraud
- Computer fraud
- Data compromise liability
- Network security liability
- Electronic media liability
- Identity recovery

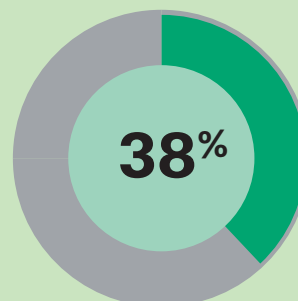
### Personal Cyber Coverage:

- Computer attack
- Home systems attack
- Cyber extortion
- Online fraud
- Optional additional components include:
  - Identity recovery
  - Data breach

## Big or small, everyone is at risk\*

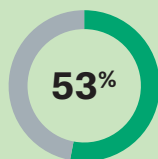


of US  
businesses  
were cyber-  
attacked in  
the past year

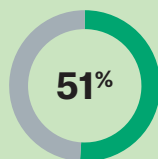


of victims spent  
\$50,000 or  
more responding  
to cyber-attacks

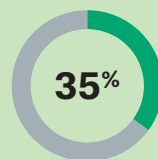
Victims experienced these common attacks.  
New threats emerge daily. Security can't keep up.



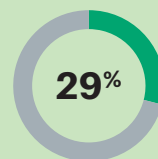
malicious  
software



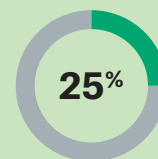
viruses



distributed denial  
of service



ransomware



cyber  
extortion

## Contact us

HSB has been protecting farmers for years and as risks evolve, so does the coverage and protection we offer. HSB Farm Cyber was specially designed to provide comprehensive coverage from cyber risks and exposures for farm operations – both large commercial enterprises as well as the smaller family-run farm, inclusive of the personal cyber risk exposure of the farm family itself. Put our cyber expertise to work for your clients, protecting them with HSB Farm Cyber coverage. For more information contact your HSB representative.

\*All statistics from 2017 Zogby Analytics study sponsored by HSB.

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