



HSB COMMERCIAL CYBER FOR AUTO

# CYBER THREATS ARE ACCELERATING — HOW DO YOU KEEP UP?

HSB helps you stay ahead of cybercrime.



A Munich Re company

# Staying ahead of cybercriminals is an ongoing race.

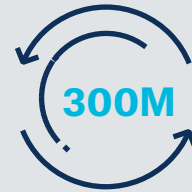
Businesses face ongoing attacks — with cybercriminals constantly innovating and finding new ways in. Small to medium-sized businesses are prime targets due to their often limited cybersecurity defenses, making them attractive to hackers. As a result, even the most agile and fast-paced operations can be brought to a grinding halt by a cyber threat or ransomware attack.

## Outpace them all with HSB.

HSB Commercial Cyber for Auto coverage helps businesses get ahead when cyber threats turn real. Backed by over 20 years of expertise in cyber, HSB delivers a comprehensive solution that can help policyholders win in this race to the finish.



Vehicles built after 2020 are equipped with technology that makes them vulnerable to cyberattacks.



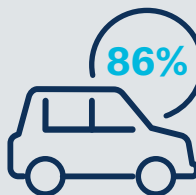
Over 300 million connected vehicles have been on the road since 2024 — and more are added daily.<sup>1</sup>



50% of small businesses surveyed think their vehicles are covered for cyber-attacks under warranties, but many policies exclude it.<sup>2</sup>



58% of small businesses surveyed mistakenly believed they had cyber for auto coverage — when they did not.<sup>2</sup>



Of vehicles on the road, 86% are owned and operated by small to mid-sized businesses.<sup>3</sup>



48% of small businesses reported they don't have cyber insurance, compared to just 16% of large businesses.<sup>4</sup>

1. 5G Automotive Association (5GAA) Annual Report 2024

2. HSB Cyber Report

3. Bureau of Transportation Statistics, U.S. Automobile & Truck Fleets, Updated 2021

4. World Economic Forum & Accenture, Global Cybersecurity Outlook 2023

# Cybercriminals are moving fast. Businesses need to move even faster.

Business owners may not realize that their current commercial policies won't protect them in the event of a business disruption caused by a cyberattack on a vehicle.

- Vehicle warranties don't extend to cover a cyber event on a vehicle.
- Most commercial auto insurance policies do not cover a cyber event on a vehicle, which can result in a potential silent cyber exposure.
- Commercial Cyber policies also do not include coverage for vehicles.

## The risks are real.

- Hackers often achieve data theft, system breaches, and vehicle theft through compromised connections.
- They can manipulate safety systems, endangering employees, customers, and sensitive data.
- Hackers can glean personal and business information through apps and digital connections.

Commercial vehicles are an extension of a business. Now's the time to get ahead and offer your policyholders the protection they need — even if it's not on their radar yet.

## HSB has the answer.

Commercial Cyber for Auto is designed to help businesses recover from disruptions caused by auto-related cyberattacks.

## Commercial Cyber for Auto coverage includes:

### Coverage for business income loss

Covers lost income or extra expenses incurred when business operations are interrupted due to a cyberattack or extortion event on a connected auto.

### Betterment

Covers the costs of upgrading or improving hardware or software to prevent future security incidents, recommended by an external vendor.

### Cyber attack

Helps cover the cost of damage to the vehicle's systems, devices, or data from a malware attack. A malware attack occurs when malicious code, including viruses, worms, trojans, spyware, and keyloggers, is installed.

### Cyber extortion

Responds to a demand for money, "cryptocurrency," or other consideration based on a credible threat to damage, disable, deny access to, or disseminate content from a policyholder's covered fleet.

Responds to a demand based on an offer to restore access or functionality in connection with an attack on the insured's device, system, or data that is part of a policyholder's covered fleet.

### Identity recovery expenses

Responds to the fraudulent use of a Social Security number or other PII.

Includes fraudulent use of such information to establish credit accounts, secure loans, enter into contracts, or commit crimes.

### Additional coverages and conditions

Coverages such as transportation costs include towing, labor, and loss of use.

# Cyber Safety: tools businesses need to manage risk—faster, smarter, better.

Commercial Cyber for Auto also offers insureds access to Cyber Safety.

**This easy-to-use online risk management resource offers:**



## **Active threat monitoring**

Sends security alerts and remediation instructions if its automated, routine scans find vulnerabilities.



## **Website monitoring**

Cyber Safety scans for vulnerabilities in web applications and creates a report that details any issues and provides recommendations to fix vulnerabilities.



## **Ransomware prevention as a service**

Proactively prevents possible ransomware attacks by monitoring and removing breached credentials found on the dark web.



## **Cyber maturity**

Self-guided assessment and detailed recommendations are available to help businesses continuously evaluate and improve their cyber health.



## **Security training**

Provides customized training to help each employee improve their cybersecurity awareness.



## **Cyber concierge**

Insureds can consult a dedicated cybersecurity expert who will provide one-on-one guidance about cyber risks.



## **Partner marketplace**

Gives policyholders access to trusted cybersecurity marketplace partners and their unique offers and exclusive discounts on tools, services, and solutions.



## **Security policies management**

Policyholders get access to customizable security policies and a dashboard to help them better manage and meet contractual and regulatory obligations.

# **OUTPERFORM. OUTSMART. OUTPACE CYBERCRIMINALS.**

with HSB Commercial Cyber for Auto.

Contact your HSB representative today to learn more about how to offer this coverage to your policyholders

© 2026 The Hartford Steam Boiler Inspection and Insurance Company. All rights reserved. This document is intended for information purposes only and does not modify or invalidate any of the provisions, exclusions, terms, or conditions of the policy and endorsements. For specific terms and conditions, please refer to the coverage form.  
HSB2024-230 (New 01/26)

This is a summary of coverages. For all coverages, terms, conditions and exclusions, refer to the actual insurance policy.

Hartford Steam Boiler  
One State Street  
P.O. Box 5024  
Hartford, CT 06102-5024  
Tel: (800) 472-1866

[hsb.com](https://hsb.com)