



# HSB AI Liability insurance

Coverage equipped for what's next

AI is changing the way businesses operate, driving efficiencies and opening up a world of possibilities. But with these innovations come new risks and coverage gaps. In the past, many new risks were addressed through traditional coverage — but carriers are now adding AI exclusions.

HSB AI Liability coverage addresses the complex, often changing liabilities arising from the use of AI technologies.

# Insurance that thinks ahead.

**We've done the homework. We know the exposures. We're in it for the long haul. HSB has been at the forefront of insurance innovation since 1866. Now, as leaders in AI research, we understand the risks businesses face when integrating AI.**

This liability product covers a wide range of risks posed by the use of AI, protecting business customers from certain exposures. Subject to the policy's terms and conditions, this product pays for costs of defense and settlement up to the policy limits for:



## **Liability due to bodily injury**

Claims that a third party was injured due to the insured's use of AI tools.



## **Liability due to property damage**

Claims a third party's physical property was injured due to the insured's use of AI tools.



## **Personal and advertising injury liability**

Claims that a third party suffered personal and advertising injury — including, among other things, violation of a person's right of privacy, slander and libel, and copyright infringement in an advertisement — based on the insured's use of AI tools.

HSB AI Liability fills a gap created by general liability exclusions, with standard limits of \$25,000 or \$50,000 and a \$500 deductible. Higher limits are available. Certain exclusions apply.

When it comes to AI adoption, businesses need the freedom to experiment and see what works best for them. HSB helps businesses put the right protections in place so they can innovate with confidence.

# Leading the way with research-based AI coverage.

Our recent survey of micro, small, and medium-sized businesses revealed that more businesses are using AI now than ever before, and even more intend to do so in the future. By studying exposures, we can design coverages for businesses adopting and incorporating AI tools into their workflows.

**74%**

of small to mid-sized businesses already use AI

**91%**

of these businesses plan to expand their use of AI tools in the future

**80%**

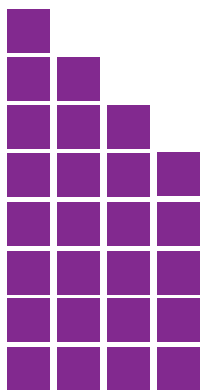
of businesses surveyed are aware of risks associated with using AI

**#1**

AI-related concern is copyright infringement

**47%**

of businesses surveyed apply AI in marketing alone



# How can you find certainty in an uncertain, AI-driven world?

Businesses of all kinds are using AI throughout their operations. With this exciting new frontier comes great potential for growth, but with that also comes risk.

Backed by our expertise and research-driven approach, HSB provides coverage designed for evolving risks — so businesses can feel equipped to handle whatever comes next. Engineered for innovation, this liability product helps safeguard against an array of emerging and AI evolving risks.

**At HSB, we bring human intelligence to AI risk — anticipating change, identifying gaps, and helping businesses stay ahead.**

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

*In addition to AI, HSB is and always has been a leader in coverage for cyber risks and equipment breakdown, and specializes in understanding and insuring new technical exposures.*

© 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.

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

2026-031 (New 03/26)

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

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