

# In your blind spot: Cybercrime.

**Automotive cybercrime is on the rise,  
and HSB has the answer**





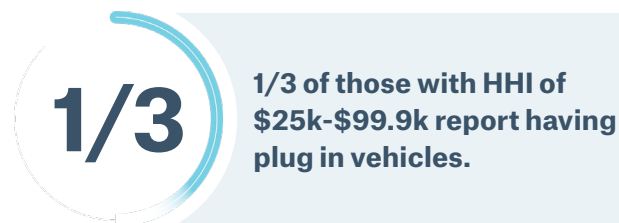
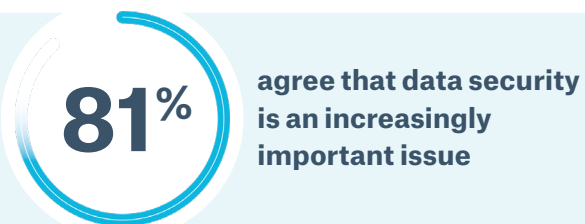
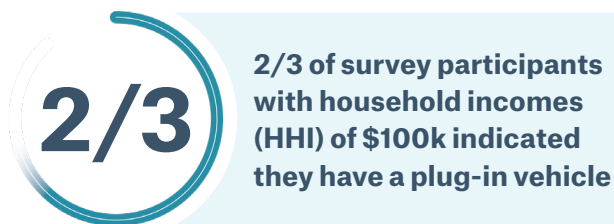
# This simple fact occupies the typical driver's blind spot:

**Any car built after 2020 is so packed with technology, software, and data that it represents a sophisticated network on wheels. And a valuable target for cybercriminals.**

With 151.4 million connected vehicles on the road since 2023, and many more to come, everyone will eventually be at risk.

Now is the time to get ahead of this looming threat.

Consumers say<sup>1</sup>...



<sup>1</sup> Source: HSB Cyber Security for Auto General Population Survey 2023

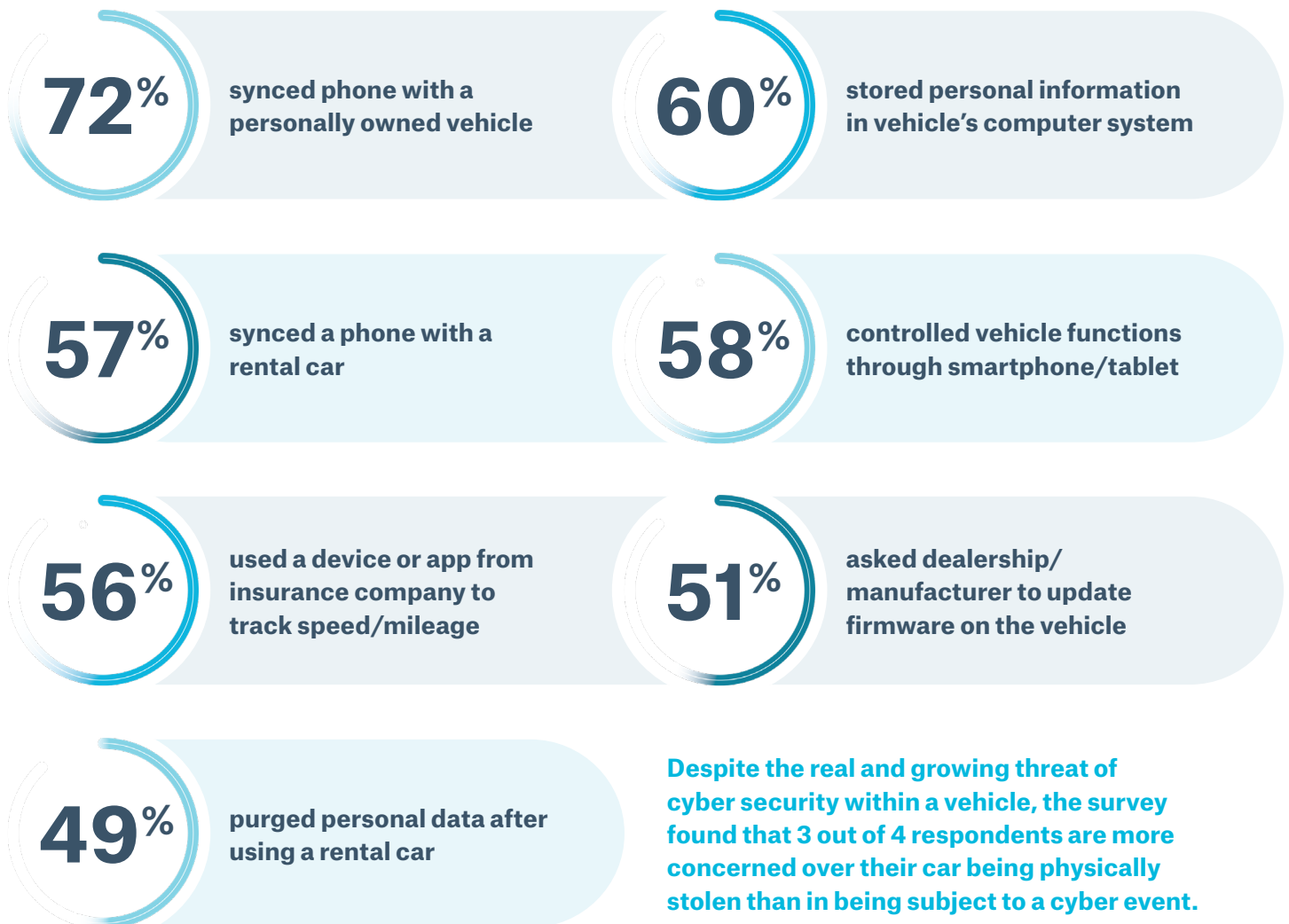
# What's the danger?

Today's modern cars and trucks have sophisticated software-driven computer systems that manufacturers update through cloud-based servers, cellular or Wi-Fi connections. In addition, people are engaging in more activities involving their personal data — including syncing their smartphones to their vehicles — giving hackers multiple entry points to exploit.

The result could be theft of personally identifiable information (PII) that could lead to victims' bank and credit card information being stolen and even their identities. It also gives hackers the opportunity to take control of the vehicle until a ransom is paid.

## Drivers exposed

According to the 2023 HSB Cyber Security for Auto General Population Survey, many consumers engage in activities that involve their personal data and their vehicles, putting them risk for automotive cyber attack.



# Cyber Security for Auto insurance

When insureds look to their factory warranties or insurance policies today to restore their vehicle after a cyber incident, they may be surprised:

- 1. Vehicle warranties today don't extend affirmative coverage to respond to a cyber attack.**
- 2. Auto insurance policies also don't mention it, which could result in a potential silent cyber exposure.**

As a P&C carrier, you want to offer your policyholders the right type of protection for their everyday lives. Cyber Security for Auto can provide coverage to restore affected vehicle systems in the event of a cyber attack or extortion demand.

## Cyber Insurance Protection for Auto would cover things like:



### Cyber attack

- Helps restore the vehicle's system, devices, or data if hackers gain unauthorized access to the vehicle
- Helps cover the cost for damage to the vehicle's systems, devices or data arising from a malware attack occurring when malicious code, including viruses, worms, trojans, spyware, and key-loggers, is installed



### Cyber extortion event

- 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 an insured's device, system, or data that are part of "your covered auto"
- Or a demand for money, cryptocurrency, or other consideration based on an offer to restore access or functionality in connection with an attack on the insured's device, system, or data that are part of "your connected auto"



### Additional coverages and conditions

- Provides coverage for towing, labor, and temporary transportation expenses



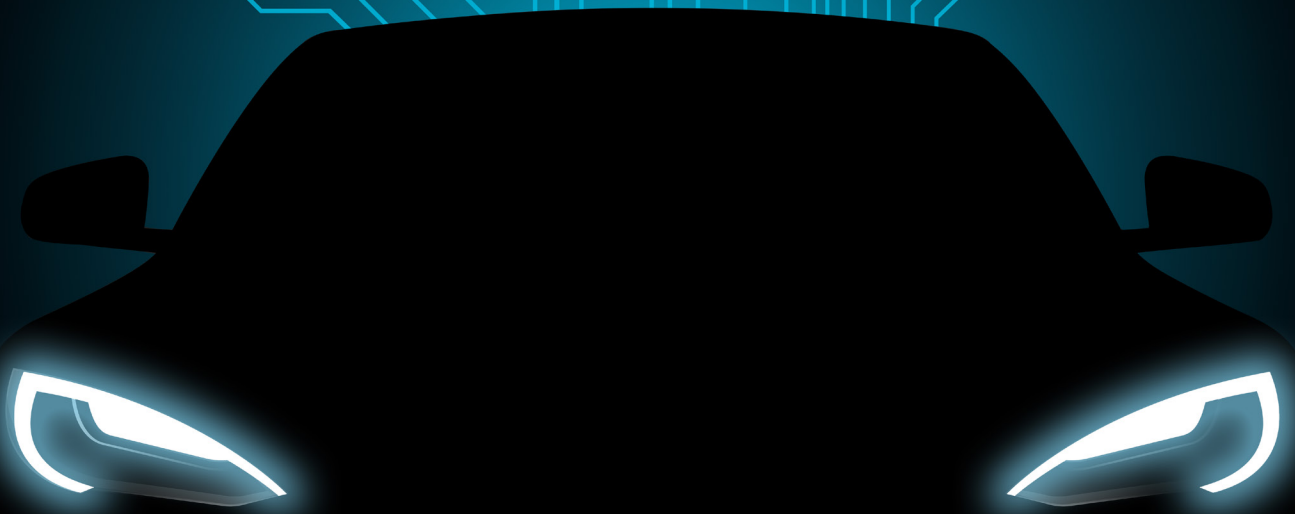
### Identity restoration

- 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



Don't let the emerging cyber risks  
in your blind spot take you by surprise.

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



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The Cyber Security for Automobile Insurance offering described above has not been approved by any state insurance departments. This document is intended solely for informational purposes to describe proposed coverages under HSB's Cyber Security for Automobile Insurance endorsement.

2023-272



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