



# HSB Cyber Suite

Businesses of all sizes need protection from evolving cyber risks, and HSB has decades of experience insuring against cyber threats. Our Cyber Suite provides small businesses with comprehensive, cost-effective coverage and quick and effective cybercrime resolution. So you can rely on the stability of our reputation to protect the integrity of theirs.

## Help is here

Businesses — especially small businesses — that rely on digital information, computer systems, or an internet connection to conduct day-to-day operations are at risk of cyberattack. And while cybersecurity is complex, getting the right coverage and support doesn't have to be thanks to Cyber Suite.



### Experts anticipate and manage cyber issues

HSB's in-house experts are available to assist insureds with 24/7 claims support, risk management tools, and industry insights to help with planning. Their expertise is built on HSB's more than 20 years of providing cyber coverage.



### Flexible limit options to meet changing needs

As a business grows, so do its risks. Cyber Suite offers coverage limits that range from \$25,000 to \$1 million to enable insurance to be scaled to fit the size and scope of each business.



### Comprehensive, customizable coverage

Cyber Suite provides multiple coverages that can be layered to create a safety net tailored to the specific risks and operational needs of each insured. And as risks change, HSB refines and expands coverage to ensure policyholders are well protected.

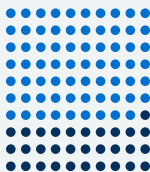


### Competitive pricing

Although small businesses have smaller budgets, they also need cyber protection just like their larger counterparts. With Cyber Suite, they get comprehensive coverage at a price they can afford.

## It's not a matter of if, but when

Cybercrime is everywhere. And while data breaches at large corporations are often featured in the news and social media, small businesses are even more vulnerable. They often don't have the resources to anticipate or combat evolving cyber risks, or cover the many costs of cybercrime, including losses from business interruption.



**69%**

of small businesses experienced a cyber-attack in the last year<sup>1</sup>



And some 37% of small businesses have experienced online fraud, 35% have experienced a data breach, and 8% have experienced ransomware<sup>2</sup>

### Small businesses worry



of small businesses are most concerned about business interruption and cyber incidents<sup>1</sup>



of small businesses say they are concerned about cybersecurity<sup>1</sup>



of small businesses report low knowledge of risks<sup>1</sup>



of small businesses believe data security is an increasingly important issue<sup>1</sup>

<sup>1</sup> Source: HSB Cybersecurity Study

<sup>2</sup> Source: Munich Re Cyber Risk Survey

# Cyber Suite Coverage

HSB Cyber Suite offers a comprehensive range of coverages to keep your clients protected no matter their size or complexity, even as the risk landscape evolves.

### First-Party coverages

Network Event Response Expenses  
Cyber Extortion  
Crisis Management and Public Relations  
System and Data Restoration  
Bricking  
Betterment  
Business Interruption  
Dependent Business Interruption (IT Service Provider)  
Reputational Harm  
Identity Recovery

### Third-Party coverages

Network Security and Privacy Liability  
Regulatory Proceedings Fines and Penalties  
PCI Fines and Assessments  
Media Liability  
Business Identity Theft Liability

### Cyber Crime coverages

Social Engineering Fraud  
Computer Fraud  
Invoice Manipulation  
Cryptojacking and Utility Fraud  
Executive Computer Fraud

### Supplemental Expense coverages

Criminal Reward Expenses  
Court Attendance Expenses  
Impersonation Fraud Costs

## Critical coverage enhancements

### First-Party coverages

#### Bricking

Covers the cost of repairing or replacing hardware components of a network that have been rendered inoperable due to malware.

#### Betterment

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

### Cyber Crime coverages

#### Invoice Manipulation

Coverage pays for the direct net cost to the insured to provide products, goods, or services to a third party as a result of a fraudulent invoice or payment instructions.

#### Cryptojacking Fraud

Covers the increased expenses incurred by the insured due to the unauthorized use of resources such as electricity, internet, or telephone services, resulting from a network security incident, including cryptojacking and telephone fraud.

#### Executive Computer Fraud

Coverage pays for losses resulting from the unauthorized and fraudulent entry or alteration of data within an executive's personal financial account.

### Third-Party coverages

#### Media Liability

Covers claim expenses and damages resulting from a claim made against the insured for a media wrongful act, which first occurs on or after the retroactive data and prior to the end of the policy period.

#### Business Identity Theft Liability

Covers the claim expenses and damages resulting from a claim made against the insured for business identity theft, which directly results from a network security incident.

### Supplemental coverages

#### Business Impersonation Fraud Costs

Coverage pays for expenses incurred to retain a vendor to remove a website or social media account intentionally designed to impersonate the insured, and to create a notification and press releases to advise the public of a business impersonation fraud.

#### Court Attendance Expenses

Coverage for reasonable and necessary travel expenses incurred in connection with the attendance at a trial, deposition, hearing, mediation, arbitration, or other proceeding by an executive or employee related to the defense of a claim.

# Cyber Safety gives businesses tools they need to help mitigate cyber risk

Cyber Suite 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.



## Partner marketplace

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



## 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 concierge

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



## 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 cyber-security awareness.



## Security policies management

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

**The risk is real. Make sure you're protecting your small business clients.**

To learn more about HSB Cyber Suite, visit [go.hsb.com/cybersuite](https://go.hsb.com/cybersuite).

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