

# Micro Cyber

## Essential cyber protection for micro businesses

### Cost-effective. Streamlined. Designed for the smallest businesses with the biggest need.

Micro Cyber is a simplified version of HSB's enhanced Cyber Suite, created for small businesses that need protection but can't afford complexity. It provides the core first-party coverages they need — without unnecessary exposures.

This coverage strategically reduces select protections from the full Cyber Suite — keeping costs low while maintaining essential security.



#### What's included

- Network Event Response Expenses
- System and Data Restoration
- Identity Recovery (separate \$15k limit)
- \$15,000 annual aggregate limit



#### Who's eligible

- Businesses with underlying premiums  $\leq$  \$500
- Businesses with annual revenue  $\leq$  \$250,000

### Understanding small business cyber risk



**60%-70%**

of U.S. small businesses have  
five or fewer employees



**81%**

have no employees other  
than the owner



**27%**

currently purchase  
cyber coverage

Sources: U.S. Small Business Administration, HSB Survey