



HSB TotalCyber™

As the cyber landscape evolves, every business, no matter the size, needs the protection and peace of mind to face the future head-on. HSB TotalCyber is designed specifically for small to medium-sized businesses, combining best-in-class claims service, comprehensive coverage, and risk mitigation tools to stay ahead of threats before they occur.

HSB has decades of experience insuring businesses against cyber threats. So when it comes to an unexpected cyber incident, you can trust the security of our reputation to protect the integrity of yours.

Why choose HSB TotalCyber?

HSB TotalCyber offers broad coverage backed by decades of experience, paired with nimble risk management services — an all-in-one product that's easy to buy and easy to use. So your clients will be ready for anything.

- A++ rated by AM Best
- Admitted coverage
- Available in all states except New York
- Comprehensive first- and third-party coverages
- Businesses with revenue up to \$1 billion
- Limits up to \$5 million
- Pre-event risk management services
- Experienced, dedicated cyber claims team

Comprehensive coverage

HSB TotalCyber offers a comprehensive range of first- and third-party coverages to keep your clients protected amid an evolving risk landscape.

First-party coverage

- Data Breach
 - Data Compromise Response Expense
 - Forensic and IT Legal Review
 - Regulatory and Payment Card Industry (PCI) fines, penalties, and assessments
 - Reputational Harm
- Computer Attack
 - Data Restoration
 - System Restoration
 - Future Loss Avoidance
 - Business Income Loss, including crisis management, extended income recovery and business income forensic expenses
 - Contingent Loss of Business Income
 - Cyber Extortion

- Reward Payment Reimbursement
- Fraud
 - Misdirected Payment Fraud
 - Invoice Manipulation Fraud
 - Computer Fraud
 - Telecommunications Fraud
 - Cryptojacking
- System Failure Business Income Loss
- Identity Recovery
- Case Management Service
- Expense Reimbursement

Third-party coverage

- Data Compromise Liability
- Network Security Liability
- Electronic Media Liability
- Full Media Liability
- Privacy Incident Liability
- Business Identity Theft
- Additional Insured Pursuant to a Contract

Appetite

HSB has a broad of appetite. The top classes of business we are writing include, but are not limited to:

Preferred

- Agriculture
- Arts, Entertainment, and Recreation
- Construction
- Finance and Insurance
- Healthcare and Social Assistance (excluding Hospitals)
- Hospitality (Accommodation and Food Services)
- Information (Broadcasting, Communications, Publishing)
- Manufacturing
- Nonprofits
- Professional Services
- Real Estate and Property Management
- Retail Trade
- Transportation and Warehousing
- Wholesale Trade

Ineligible classes of business

- Adult Entertainment
- Cannabis Production and Distribution
- Casinos
- Debt Collection
- Hospitals
- Managed Service Providers/ Managed Security Service Providers
- Municipalities/State and Federal Government Departments
- Public Schools (K-12), Charter Schools, Colleges/Universities
- Utilities

Rate, Quote, and Bind coverage online

Appointed agents can rate, quote, and bind coverage in minutes online using our CyberQuote app. Eligible account characteristics for online quoting:

- Gross Revenue of \$25m or less
- Cyber Aggregate Limit of \$1m or less
- Misdirected Payment Fraud limit of \$250k or less
- Annual Term

Main	New Business	Policy Servicing	Renewals
Messages <small>If you have any questions, please send an email to HSB-BOL-HTCQuote@hsb.com</small>	Work in Progress	Inforce Policies	Upcoming Renewals
Search <ul style="list-style-type: none"> ● Starts with ● Contains Keyword <input type="text"/> Search by <input type="text"/>	Lost Quotes	Declined Quotes	Renewals In Progress
Recent INSURED			Non Renewals

Plus, see all your HSB TotalCyber quotes, inforce policies, and upcoming renewals in one place.

To learn how to quote or inquire about agency appointment, visit <https://go.hsb.com/totalcyber>.

