



HSB CyberOne™ Coverage

Risk Solutions

Hartford Steam Boiler

One State Street
P.O. Box 5024
Hartford, CT 06102-5024
Tel: (800) 472-1866
www.munichre.com/HSB

September 2017

Cyber Risk is a growing issue

Virtually every business relies on data and computer systems. When these systems experience a virus or other computer attack, a business is at real risk of losing critical information that is essential to daily operations and potentially exposing itself to third party liability.

Computer viruses are a growing problem, and a cyber attack can significantly impact a business' bottom line. System and data recovery can result in lost income, and can tally thousands in recovery costs. What's more, liability from insufficient systems security can lead to expensive litigation.

HSB CyberOne™ coverage meets this growing need

HSB CyberOne™ insurance helps pay for the costs associated with restoring computers and recovering data. And, this coverage also protects against third-party liabilities a business might have as a result of a failure of system security.

Highlights of HSB CyberOne™ coverage, terms and conditions

First-party coverage

First-party coverage is triggered by a "computer attack" or "cyber extortion threat"

- An unauthorized person gaining access to the insured's computer system
- An authorized person taking unauthorized actions within the insured's computer system
- A malware attack
- A denial of service attack

In the event of a "computer attack" or "cyber extortion threat", HSB CyberOne™ pays for:

- Data Restoration from electronic sources
- Data Recreation from non-electronic sources
- Cyber Extortion Expenses including the costs of a negotiator or investigator and amounts paid in response to the threat
- Systems Restoration
- Business Income
- Public Relations



Hartford Steam Boiler



Third-party coverage

Third-party coverage is triggered by a “network security incident” or an “electronic media incident” — a civil proceeding, an alternative dispute resolution proceeding or a written demand for money alleging that a negligent failure of the insured’s computer security allowed one of the following to occur:

- A breach of third party business data
- An unintended propagation of malware
- A denial of service attack in which the insured unintentionally participated

Third-party coverage is also triggered by an allegation that the display of information in electronic form by you on a website resulted in:

- Infringement of another’s copyright, title, slogan, trademark, trade name, trade dress, service mark or service name
- Defamation against a person or organization that is unintended
- A violation of a person’s right of privacy, including false light and public disclosure of private facts

In the event of a “network security incident” or an “electronic media incident”, HSB CyberOne™ covers costs of defense, settlement and judgment. Defense is provided within the coverage limits.

The third-party coverage can be offered separately from the first-party coverage.

Limit

- Portfolio:
 - \$50,000 annual aggregate or
 - \$100,000 annual aggregate.
- Increased limits up to \$1,000,000 available on an individual insured basis.

Deductible

- \$1,000 for business owner policies and commercial package policies.
- Various options available.

Sublimits

- Cyber Extortion: \$10,000 or \$25,000 per “Computer Attack”
- Business Income: 50% of the Annual Aggregate per “Computer Attack”
- Public relations: \$5,000 per “Computer Attack”

Eligibility

The following classes of business are ineligible for HSB CyberOne™ coverage:

- Adult Businesses
- Gambling or Gaming
- Financial Institutions

Risk Management Tools

HSB CyberOne™ coverage includes access to an on-line resource for training, best practices and other risk management tools for cyber exposures.

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

© 2017 The Hartford Steam Boiler Inspection and Insurance Company. All rights reserved.

HSB-087 (Rev. 9/17)

NOT IF, BUT HOW