



HSB Total Cyber™ Coverage

New specialized insurance for technology risks all businesses face today

Risk Solutions

Hartford Steam Boiler

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Mid-size companies face big risks

Virtually every mid-size company relies upon computers, electronic data, network access and the Internet. That reliance can create serious cyber risks. As larger firms harden their cyber defenses, hackers increasingly see mid-size businesses as easier targets for stealing personal identifying information. Cyber criminals may also target a mid-size company as a potential “backdoor” to access the networks of larger clients. Cyber-crimes against mid-size businesses happen often – and can have severe consequences.

Comprehensive coverage for middle market enterprises

HSB Total Cyber™ was specially designed to provide comprehensive coverage for U.S. based companies with annual revenues from \$10 million to \$250 million. It combines eight coverages to offer multiple layers of insurance defense against the complex and ever-evolving cyber risks facing mid-size businesses.

Flexible configurations to fit almost any need

Since **HSB Total Cyber™** is written on an account-by-account basis, it can be configured to provide only the coverage options your client needs. The coverages are competitively priced, and typically carry limits between \$1 million and \$5 million. With few exceptions, HSB will consider offering coverage for almost every type of business.

Coverages for data breach:

- Data Breach Response Expenses covers notifications, monitoring and other services.
- Identity Recovery pays for expenses and expert help for a victim to restore their credit standing and identity records.
- Data Breach Liability covers litigation and settlement costs resulting from victims affected by a breach who bring claim or a lawsuit against the insured.

Coverages for cyber-attacks or threats of attack:

- Computer Attack covers data restoration or re-creation, system restoration, loss of business, and even includes payment for public relations help to manage the insured’s reputation.
- Cyber Extortion pays the amount demanded of an insured under threat of a computer system attack — including the cost of an investigator.



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Protection for criminal deception:

- Misdirected Payment Fraud coverage pays for direct financial loss resulting from criminal deception using email, facsimile or telephone communications to induce an insured, or a financial institution with which an insured has an account, to send money or divert a payment.

Defense and settlement costs for cyber liability:

- Network Security Liability provides for claims that “negligent failure of computer security” caused third-party damage.
- Electronic Media Liability covers claims that information displayed electronically on a website infringes on or violates their rights, or defames them

Service is important too

We have a dedicated team of cyber product experts, cyber underwriters and cyber claims specialists to provide solutions for today’s — and tomorrow’s — risks. HSB’s cyber adjusters are specialists who understand computer systems, data storage and data transfer and how coverage applies. If your client has a loss, HSB adjusters can help them mitigate the impact.

With HSB Total Cyber comes HSB eRiskHub®, a web-based cyber risk management service. With a range of ready-to-use tools, HSB eRiskHub® can help your clients better understand their risks and minimize the effects of a data breach, hacking event, virus infection or other cyber-attack. There’s no cost; it’s a complimentary service for **HSB Total Cyber™** policyholders.

Contact us for a quote

For more information or a quote contact your HSB Custom Accounts Division representative. Or call us at 1-800-472-1866.

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

NOT IF, BUT HOW