

WHEN YOU NEED COMPLETE CYBER COVERAGE FOR SMALL BUSINESSES, CHOOSE OUR SEAMLESS PROCESS.

The Hartford has solutions to meet your clients' unique needs – and makes it easy for you to quote some of our cyber offerings online. Use the resources in this guide and begin quoting our broad coverage today.



PROGRAM HIGHLIGHTS

- [Broad Industry Appetite](#) targeting Construction, Manufacturing, Professional Services, Retail, Entertainment, Financial Institutions, Hospitality, Transportation, and Wholesale Trade
- First-party coverage and third-party liability in one standalone cyber form
- Admitted in most states*
- Limits up to \$5M – certain sublimits apply
 - » up to \$2M automated in the Pronto quoting/binding system
- Appetite for businesses with revenues up to \$250M
 - » see [CyberChoice Secure](#) for businesses with revenues over \$250M
- Auto-renewal eligible subject to underwriting guidelines



COVERAGE OVERVIEW

Cyber Third-party Liability:

- Defense and Damages
- Data Breach and Privacy Lawsuits
- Network Interruption Lawsuits
- Fines and Penalties
- Data Breach Fines and Proceedings, PCI Fines and Assessments

Cyber First Party:

- Data Breach Response Expense
- Breach coach, forensic investigation, notification, credit monitoring, PR consultant, data restoration
- Business Interruption Loss and Dependent Business Interruption
- Cyber Extortion incl. Ransomware Response and Negotiation

Additional Coverage by Endorsement:

- Cyber Crime incl. Funds Transfer Fraud and Social Engineering
- Utility Fraud i.e., Cryptojacking
- System Failure and Dependent System Failure
- Voluntary Shutdown
- Telecommunications Fraud
- Computer Hardware i.e., Bricking
- Reputational Harm



COVERAGE HIGHLIGHTS

- Affirmative Cyberterrorism coverage
- Pre-claim investigation and prevention assistance
- Affirmative allocation provision
- Worldwide coverage territory
- Incident Response Expenses inclusive of voluntary notification
- Third-party service provider coverage



ADDITIONAL PROGRAM BENEFITS

- Access to The Hartford Cyber Center
- Complimentary Risk Mitigation Services, including network security insights and direct outreach to cybersecurity contact
- [Dedicated Cyber underwriting team](#)
- Specialized Cyber claims counsel and 24/7 cyber incident hotline

HOW TO QUOTE CYBER IN PRONTO

1 What Sets The Hartford Pronto Portal Apart?

- Fast and easy, straight-through quoting: Streamlined process aligned with appetite means fewer underwriting referrals
- We ask only what is needed: customized question set tailored to the risk size and industry means answering fewer questions than the paper application
- Ability to sign, bind and issue within minutes as a standalone policy
- Easy one-time registration
- Ability to tailor limits, retention, endorsements and sublimits within the portal
- Cyber can be quoted in Pronto independently, or with Management Liability at the end of the ML quote flow
- While our technology is state-of-the-art, nothing replaces a human touch. That's why we have [a team](#) ready to step in and answer any of your pending questions outside the portal.

2 What You Need to Quote

- Type of business
- Total annual revenue
- Approximate amount of unique nonpublic personal records in care of insured, and if these records are encrypted
- Backup procedures in place

- Multi-factor Authentication for remote access
- Any additional cybersecurity protections that are in place to protect the network
- Revenues up to **\$250M**
 - » Businesses with revenues over **\$50M** will be passed to an underwriter for review
- Our underwriting team is always here for you, if you prefer, you can complete our [CyberChoice Application](#) and email it to gobalspecialtyflsubs@thehartford.com

3 Enabled Client Access

In partnership with [Bitsight](#), our policyholders have access to a valuable service that helps monitor cyber vulnerabilities within their online environment. The free, on-demand dashboard view of the network security insights from the Security Ratings Report provides the policyholder a continuous view of their attack surface, 24/7. [Learn more](#)

4 Partnering with The Hartford for API Capabilities

API connectivity is available, making trading faster and easier than ever. APIs allow you to quote a bindable policy for low complexity accounts in minutes – with no website login or long waits. Contact specialtydigital@thehartford.com or check out our [API Capabilities Flyer](#) for more information.

IT'S EASY TO QUOTE THE HARTFORD'S CYBER OFFERINGS.

[Submit, quote and sell cyber.](#)



* Admitted in: AL, AZ, AR, CO, CT, DC, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NY, NC, DA, OH, OK, OR, PA, RI, SC, SD, TN, TC, UT, VA, WV, WI, WY

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This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. All information and representations herein are as of October 2024.

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