

WHEN YOU NEED COMPLETE CYBER COVERAGE, CHOOSE A CARRIER WITH ALL-AROUND EXPERTISE.

Our cyber risk insurance gives businesses the protection and cyber services they need to continue their operations when incidents occur. It starts with our experienced underwriters who have specialized knowledge in cyber exposures across a wide range of industries. Their expertise brings a better understanding of the cyber risks that businesses face, allowing us to offer market-leading coverage that meets your clients' needs. Our underwriters are equipped with significant authority to handle a wide range of risks and deliver the quick turnarounds you need, so you can feel confident in the service you're receiving while you build long-term partnerships with your clients.



PROGRAM HIGHLIGHTS

- Eligible company categories include: construction, entertainment, financial institutions, higher education, hospitality, manufacturing, retail, transportation, utility and energy, and wholesale distribution
- Complete first and third-party cyber coverage included in the base form - no endorsements required
- Primary capacity for risks with revenues up to \$500M
- Excess capacity for risks with revenues up to \$1B



COVERAGE HIGHLIGHTS

- Broad definition of personally identifiable information including whether electronic or printed
- Unlimited notification coverage available for qualifying companies
- Privacy regulation proceedings and fines coverage at full policy limits

- PCI fines and assessments coverage at up to full policy limits
- Rogue employee and third-party service provider coverage
- Business interruption coverage includes both cyber attack, system failure and voluntary shutdown triggers
- 24-month coverage period for business interruption loss including contingent business interruption loss and other first-party cyber coverages
- Deliberate acts exclusion only applicable to acts by executive officers
- Cyber deception loss and telecommunication loss coverage
- Reputational loss and bricking coverage available as optional coverages
- Carve-back to war exclusion for cyber attacks, cyber extortion demands and privacy breaches
- Affirmative allocation provision
- 70/30 hammer clause
- Settlement for amounts up to 50% of retention without prior consent
- Pre-claim investigation and claim prevention assistance coverage
- Punitive damages where insurable with most favorable venue
- Worldwide coverage territory
- Cyber risk mitigation tips and claim notice and incident response guidance attached to the policy
- Easy to read form with links to definitions

FLEXIBLE UNDERWRITING FOR CYBER COVERAGE WHEREVER YOUR CLIENTS ARE LOCATED.



SPECIALIZED CYBERTECH RISKS TEAM

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FOR RETAIL, CYBER ONLY RISKS UNDER \$250M IN REVENUE

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- Business Insurance
- Employee Benefits
- Auto
- Home

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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. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of June 2023.

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