

CYBERCHOICE FIRST RESPONSE POLICY<sup>SM</sup>

Get an all-in-one cyber solution that puts you and your clients at ease.



**NOTIFICATION COSTS FOLLOWING A BREACH ARE HIGHEST IN THE U.S.<sup>1</sup>**

U.S. businesses paid an average of \$690K following a data breach to directly notify victims and \$146 per capita in indirect notification costs after a breach.

Today's world of cyber threats can be confusing and intimidating to even the most sophisticated clients and insurance professionals.

Evolving cyber threats make it difficult to understand cyber exposures, or to recognize risks resulting from inadequate cyber coverage. Even the most experienced agents and brokers may feel overwhelmed.

Fortunately, you no longer have to navigate this complex world of cyber liability alone. CyberChoice First Response Policy<sup>SM</sup> is The Hartford's all-in-one solution designed to protect businesses before, during and after a cyber attack.

**Be a cyber hero.**

With The Hartford at your side, you're positioned to be the hero to your clients long before cyber threats become realities by providing reliable information, preventative tactics and proven insurance solutions.

CyberChoice First Response includes cyber security services to help protect against cyber threats, as well as incident response services available 24/7 should an attack occur.

The Hartford's commitment doesn't end when a claim is over. CyberChoice First Response also includes post-incident remediation expense coverage, which can be used to improve cyber security after a cyber incident. This is just one of the many ways that The Hartford is committed to helping our insureds prevail.

When your customers prevail, so do you – as their preferred source for timely proposals, reliable delivery of services and cutting edge solutions for a complex world.

**COVERAGE AND RESOURCES FROM A TRUSTED CARRIER**

In addition to superior coverage backed by a team experienced in cyber risks, CyberChoice First Response also includes:

- Access to [The Hartford Cyber Center](#), a cyber risk management portal with tools, training and cyber best practices
- Information about and assistance with complex regulatory notification requirements
- A 24/7 cyber incident hotline staffed in the U.S., ready to assist no matter when a cyber attack occurs
- Access to The Hartford's panel of service providers who can help put preventative cyber security measures in place

Together We Prevail™

continued



## COVERAGE HIGHLIGHTS: Get an all-in-one cyber solution – with some unique advantages.

### COVERAGES AVAILABLE:

#### Data Privacy & Network Security Liability Privacy Regulatory Matters

- **NEW.** Available only with The Hartford: Pre-claim coverage for responding to regulatory inquiries or informal information requests that don't need to be tied to specific data privacy incidents.<sup>2</sup>

#### Media Liability Incident Response

- Notification and Identity Protection Expenses
- Crisis Management Expenses
- With the Cyber Breach Coach Endorsement, breach coach services are offered with no retention to qualified insureds.
- Computer Forensics
- **NEW.** Internal Expenses Coverage: We recognize that the best resource after a cyber incident is sometimes the insured, which is why we now allow recognition and reimbursement of an insured's internal expense incurred in responding to a data privacy incident or network intrusion.

#### Cyber Extortion/Ransomware Coverage Network Asset Restoration Expenses

- **NEW.** The Hartford goes further than industry standards, providing coverage not only to restore or recover, but also to remediate and replace network assets when they're not recoverable.
- We'll recognize and reimburse the insured's internal expenses incurred in restoring assets, providing flexibility and responsiveness that has real impact for our insureds.

#### Business Interruption Coverage

Coverage doesn't cease until the business income is restored.<sup>3</sup>

#### Dependent Business Interruption Coverage

Provides the same coverage as Business Interruption, but for the loss and extra expenses caused by a network outage of a third-party service provider due to a network intrusion.

#### Pre-Claim Assistance

- Helps provide pre-claim assistance to investigate a circumstance and mitigate or reduce the likelihood of a claim.

#### Post-Incident Remediation

- Provides a fund for post-incident remediation expenses that insureds may incur and allocate as they choose to improve their cyber security. The Hartford is committed to helping our insureds prevail, and that commitment doesn't end when the incident ends.

#### Also Available Via Endorsement<sup>4</sup>

- System Failure Coverage for network outages caused by administrative error, or on an all perils basis.
- Dependent System Failure Coverage for a third-party service provider's network outage caused by administrative error, or on an all perils basis.
- CyberChoice Crime Coverage provides optional coverage for computer fraud, funds transfer fraud and deception fraud.

#### The Hartford Cyber Center

Policyholders will also have access to The Hartford Cyber Center. It gives users access to tools and information about raising the bar on security, including:

- Best practice guides and templates
- Breach response calculator
- The latest news on privacy and security

#### Third-party Vendors

The Hartford has relationships with numerous leading vendors that provide security-privacy services. These vendors include:

- BitSight
- Consilio
- ePlace Solutions
- Fidelis
- McDonald Hopkins
- Microsoft 365 Secure Score
- NetDiligence
- Trustwave
- Wombat Securities

#### 24/7 Cyber Incident Hotline

A 24/7 cyber incident hotline staffed in the U.S. to assist no matter when a cyber attack occurs. Policyholders can call 212-277-1458.

#### Excluded Classes

- Social networking sites
- Payment processors
- Data aggregators
- Online gambling and/or gambling
- For-profit education
- Debt collectors

### GUIDANCE, RESOURCES AND COVERAGE THAT COME FROM STRENGTH



With The Hartford, agents, brokers and clients can feel secure with a carrier with consistently high ratings and a 200+-year history of delivering on its promises.

The Hartford continues to make significant investments in technology, people and services in connection with cyber protection so that you can have that same level of confidence now and in the future.

## RAMP UP PROTECTION AGAINST CYBER LOSSES.

Visit [thehartford.com/cyberchoice](http://thehartford.com/cyberchoice) today.



**THE HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home

<sup>1</sup> Ponemon Institute 2017 Cost of Data Breach Study

<sup>2</sup> Unique to The Hartford as of March 2018

<sup>3</sup> Subject to restoration period

<sup>4</sup> Subject to additional underwriting

The Hartford has arranged for data risk management services for our policyholders at a discount from some third-party service providers. Such service providers are independent contractors and not agents of The Hartford. The Hartford does not warrant the performance of third-party service providers even if paid for as part of the policy coverage, and disclaims all liability with respect to use of or reliance on such third-party service providers.

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 April 2018.

**In Texas, this insurance is underwritten by Twin City Fire Insurance Company.**

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.

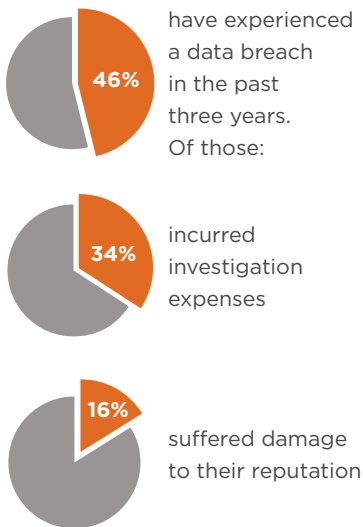
## THE HARTFORD'S INCIDENT RESPONSE



## THE HARTFORD HELPS BUSINESSES SURVIVE AND THRIVE AFTER A CYBER BREACH.

### CYBER BREACHES ARE AMONG THE TOP 5 RISKS TO BUSINESSES

According to The Hartford's *2015 Midsize Business Monitor*, **77% of midsize businesses store sensitive data**, making cybersecurity a top risk. Consider these stats from the same source:



Even the most vigilant of businesses can suffer a cyber attack with serious consequences. The cost goes beyond inconvenience and notification expenses to the very heart of a company's reputation.

That's why we've developed response services to help businesses prevail through a breach, as well as prepare and protect themselves before a breach with our approved panel of professional third-party providers.

### OUR FIRST RESPONSE: PROFESSIONAL ASSISTANCE

The Hartford has developed a panel of third-party service providers with deep breach response experience. We call them CyberChoice First Responders.<sup>SM</sup> After a breach, they can help businesses:

- Coordinate a timely and efficient response
- Comply with regulatory requirements
- Protect the company's brand
- Provide real identity risk solutions to their customers

The Hartford's CyberChoice First Responders can help businesses round out their incident response plan, and as a customer of The Hartford, they'll have the additional benefits of:

- A 24/7 cyber incident hotline based in the U.S., available by phone: 212-277-1458
- Pre-negotiated rates
- Vendor availability

Together We Prevail™

continued



## IMMEDIATE RESPONSE CAN HELP REDUCE LIABILITY

After a breach, it's critical to comply with state notification requirements quickly to avoid further liability and damage. That can be a daunting task.

But with The Hartford, policyholders have access to top breach response partners to help them execute their incident response plan with all of the following services:

**Legal:** Breach counseling to help determine if a breach has occurred and to manage the breach response process

- Lewis Brisbois Bisgaard & Smith LLP
- Marshall, Dennehey, Warner, Coleman & Goggin
- McDonald Hopkins
- Mullen Coughlin

**Relations and Crisis Communications:** Crisis management and public relations to help restore a business's reputation

- Fleishman-Hillard, Inc.
- JadeRoq

**Computer Forensics:** Computer forensic investigators to determine the nature and scope of the incident

- Fidelis Cybersecurity Solutions
- Kivu Consulting
- Kroll, Inc.
- Navigant
- Nuix
- Stroz Friedberg
- Trustwave, SpiderLabs

**Notification Services and Call Center:** Notification and call center assistance to help prepare notification letters that comply with regulatory requirements

- AllClear ID
- Epiq Systems
- Experian
- ID Experts

**Credit Monitoring and Identity Protection Services:** Remediation recommendations for impacted individuals, such as credit monitoring and identity protection and restoration

- AllClear ID
- Experian
- ID Experts
- TransUnion

## BRIDGING THE GAP FROM PREVENTION TO PROTECTION

The Hartford's cybersecurity services provide a complete solution to help businesses prevent cyber risks, as well as take action when breaches happen. So they can avoid or reduce the business interruption that data breaches cause.



In 2015, the average settlement for data breach lawsuits grew to **\$881K, up 58%** from 2014, while the average cost of crisis services rose to **\$500K, up 36%** from the prior year.<sup>1</sup>



NO INDUSTRY IS IMMUNE TO CYBER ATTACKS<sup>1</sup>

Percentage of claims by business sector (N=160)

- Healthcare **21%**
- Financial Services **17%**
- Retail **13%**
- Technology **9%**
- Professional Services **8%**
- Nonprofit **4%**
- Hospitality **4%**
- Restaurant **4%**
- Media **2%**
- Energy **2%**
- Manufacturing **1%**
- Entertainment **1%**
- Transportation **1%**
- Telecommunications **1%**
- Gaming & Casino **1%**
- Other **11%**

## LEARN MORE.

Visit [thehartford.com/cyberchoice](http://thehartford.com/cyberchoice) today.



**THE HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home

<sup>1</sup> NetDiligence® 2015 Cyber Claims Study, [www.netdiligence.com/downloads/NetDiligence\\_2015\\_Cyber\\_Claims\\_Study\\_093015.pdf](http://www.netdiligence.com/downloads/NetDiligence_2015_Cyber_Claims_Study_093015.pdf)

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