PRIVATE CHOICE PREMIER NOW LETS YOU STRENGTHEN YOUR CLIENTS' DEFENSES AGAINST CYBER ATTACKS.

6 CUSTOMIZABLE COVERAGES CRITICAL TO PROTECTING BUSINESSES

We can customize these coverage parts and limits to suit the needs of privately held companies of all sizes and operations.

- CyberChoice Coverage
- Crime (non-liability)
- Directors, Officers & Entity Liability (D&O)
- Employment Practices Liability (EPL)
- Fiduciary Liability
- Kidnap & Ransom/Extortion (non-liability)

THE HARTFORD CYBER CENTER

With cyber coverage, policyholders have access to The Hartford Cyber Center, a portal that provides resources, tools and information about cyber security, how to help mitigate cyber risk and how to respond in the event of a breach.

Businesses can now get the strength of The Hartford's CyberChoice First Response coverage as part of the Private Choice Premier℠ product.

Private Choice Premier is a convenient, modular package with some of the most sought-after coverage features in the insurance industry. It includes a suite of customizable coverages critical to help protect businesses of all sizes.

The Hartford's CyberChoice Coverage Part is now included in Private Choice Premier's suite of products.

The CyberChoice Coverage Part is designed to protect businesses before, during and after a breach, and includes resources and services to help improve cyber security and provide support in the event of a cyber attack.

WHY MAKE CYBERCHOICE COVERAGE A VITAL PART OF THE PACKAGE?

The scenarios in the chart below offer insights.

You can also use the chart as a checklist when comparing what The Hartford's CyberChoice Coverage Part offers against competing insurers, and help business owners understand and select the strongest solution for their needs.

continued

IMPORTANT COVERAGE FEATURE	WHY IS IT IMPORTANT?	CLAIMS SCENARIO	THE HARTFORD	OTHER CARRIERS
LIABILITY COVERAGES				
DATA PRIVACY AND NETWORK SECURITY LIABILITY	Helps cover third-party claims arising from actual or alleged network security or data privacy wrongful acts of the insured or third-party service providers. Coverage pays for damages and defense expenses, as well as PCI-related losses.	**SCENARIO: REMOTE THEFT AT THE CHECK-OUT** **Type of insured:** Small business providing cash registers and point-of-sale terminals to retailers. **What happened:** Criminals remotely accessed the sales terminals of the company's largest client (a restaurant chain) by using an employee's company credentials through a leaky software application. **What followed:** • The restaurant chain had to notify its customers of the breach. • The company is facing an indemnification claim from the client. **What could help:** Data Privacy and Network Security Liability, Privacy Regulatory Matters	☑	☐
PRIVACY REGULATORY MATTERS	In addition to offering coverage for regulatory fines and defense expenses arising from regulatory proceedings, The Hartford is offering Regulatory Inquiry Expense coverage. Available only with The Hartford, this pre-claim coverage responds to regulatory inquiries or information requests that don't need to be tied to specific data privacy incidents.[2]	**SCENARIO: REGULATORS INFORMAL INQUIRY** **Type of insured:** Local lunch restaurant chain **What happened:** The insured developed a mobile application inviting customers to become part of a rewards program for frequent customers. The mobile application was buggy, resulting in complaints from customers. **What followed:** The state attorney general's office reached out to the insured with an informal information request surrounding the insured's privacy policy and information being collected in the mobile application, after presumably receiving complaints from customers (the insured was not made aware). This eventually led to a complaint being filed by the attorney general's office when it determined that the insured was not complying with the state's data privacy regulations, and an eventual fine. **What could help:** Privacy Regulatory Matters	☑	☐
DIGITAL MEDIA LIABILITY	Helps cover third-party claims arising from digital media wrongful acts. Expanding this to broad form "off-line" coverage by endorsement.	**SCENARIO: FACEBOOK INVASION** **Type of insured:** Company that provides technicians to a laptop manufacturer's repair center. **What happened:** While a young woman's laptop was in the custody of technicians at the center, her Facebook account was hacked and several sexually explicit photos were posted to it. **What followed:** • The young woman negotiated a quick, pre-litigation multi-million dollar settlement with the laptop manufacturer, who avoided publication of the incident. • The manufacturer, in turn, demanded that the staffing services company indemnify it for the privacy breach and publication. **What could help:** Data Privacy and Network Security Liability, Media Liability	☑	☐

IMPORTANT COVERAGE FEATURE	WHY IS IT IMPORTANT?	CLAIMS SCENARIO	THE HARTFORD	OTHER CARRIERS
FIRST-PARTY COVERAGE				
CYBER EXTORTION LOSS	Provides coverage for extortion payments resulting from a cyber-extortion threat, including ransomware. Coverage for payments includes cryptocurrencies, as well as the cost of effectuating and negotiating an extortion payment.	**SCENARIO: WHITE HAT HACKER** **Type of insured:** Small company with an online sales platform. **What happened:** A "white hat hacker" alerted the company to a back door in its system. He then blackmailed the company, threatening to broadcast the breach to its customers unless the company paid him two bitcoins for his "service." **What followed:** • A forensics analysis confirmed that the sales platform was severely compromised. • To prevent future incursions, the data had to be migrated to a new platform. **What could help:** Incident Response Expenses, Cyber Extortion Loss, Network Restoration Expenses	☑	☐
NETWORK ASSET RESTORATION EXPENSES	Beyond coverage for the recovery and restoration of digital assets, The Hartford also provides coverage to remediate and replace those network assets when they are not recoverable. Insureds internal expenses incurred in restoring assets will be recognized and reimbursed.*	**SCENARIO: RANSOMWARE ATTACK** **Type of insured:** Regional accounting firm **What happened:** A ransomware attack blocked all access to the firm's computer system, while deleting files. After the firm paid the ransom, it took several days to restore its applications and recover deleted files from its backup. **What followed:** • The firm was unable to meet tax filing deadlines. • Brand and reputation damage. **What could help:** Incident Response Expenses, Cyber Extortion Loss, Network Restoration Expenses, Business Interruption	☑	☐
INCIDENT RESPONSE EXPENSES	Allows for the recognition and reimbursement of an insured's internal expense incurred in responding to a data privacy incident or network intrusion. Provides coverage for: • 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.[1] • Computer Forensics	**SCENARIO: HR IMPOSTER** **Type of insured:** Manufacturer **What happened:** A thief purporting to be the owner of the comany sent the HR payroll manager an email, requesting W2 forms of all 150 employees via PDF. Too late, the payroll manager realized the email address was spoofed. **What followed:** The manufacturer had to notify its employees and provide credit and identity monitoring services to them in the wake of the incident. **What could help:** Incident Response Expenses	☑	☐

IMPORTANT COVERAGE FEATURE	WHY IS IT IMPORTANT?	CLAIMS SCENARIO	THE HARTFORD	OTHER CARRIERS
FIRST-PARTY COVERAGE				
BUSINESS INTERRUPTION	Coverage pays for income loss caused by a network outage due to a network intrusion. Helps cover the sum of Actual Income Loss plus overhead, salary and wages. Coverage does not cease until the business income is restored (subject to restoration period).*	**SCENARIO: MALWARE ATTACK** **Type of insured:** Carpet factory **What happened:** Unknowingly, an employee clicked on an email attachment laced with cryptowall malware. This led to a hack that paralyzed the company's access to data and production files, with a demand for ransom. The company paid the ransom the next day. **What followed:** • Production was halted and costs racked up. • An external consultant was unable to clean up the network. • Without up-to-date backups, the company lost data. **What could help:** Data Privacy and Network Security Liability, Incident Response Expenses, Cyber Extortion Loss, Network Restoration Expenses, Business Interruption	☑	☐
DEPENDENT BUSINESS INTERRUPTION	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.	**SCENARIO: RANSOMWARE ATTACK** **Type of insured:** Grocery store with ecommerce site **What happened:** The ecommerce web host for a grocery store's website is brought down by a ransomware attack. As the host scrambles to pay the ransom and restore all data from back up, it takes over a week for the insured's ecommerce site to be restored and normal operations to resume. **What followed:** • The insured experiences a sharp decline in income due to a halt in online sales. • With no access to the insured's website for over a week, customers are forced to go elsewhere to arrange online grocery delivery. **What could help:** Dependent Business Interruption	☑	☐
SUPPLEMENTAL COVERAGES				
PRE-CLAIM EXPENSES	Pre-claim assistance provided to investigate a circumstance and mitigate or reduce the likelihood of a breach.		☑	☐
POST-INCIDENT REMEDIATION EXPENSE FUND	Provides a fund for post-incident remediation expenses that insureds may incur, which can be allocated as they choose to improve cyber security.		☑	☐

CONTACT YOUR UNDERWRITER FROM THE HARTFORD TO LEARN MORE.

Or visit **thehartford.com/premier** today.

THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

*Unique to The Hartford as of Feb. 2018.

[1] With the Cyber Breach Coach Endorsement, breach coach services are offered with no retention to quality insureds.

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 June 2018.

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

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