

# After a data breach, this is the coverage you want ready to step in.

## ► **Spectrum®**

Data breaches cost businesses with fewer than 500 employees an average of \$2.5 million.<sup>1</sup>

Our data breach coverage offers options that can help small businesses of all types overcome direct and indirect expenses that can result when their data is compromised.

### **Data Breach Coverage**

- Easily added by endorsement to the BOP
- Helps cover paper records
- Purchase flexibility:
  - » Standalone First-party Response Expense coverage
  - » Combined with Third-party Defense and Liability coverage

### **International Coverage**

- Business Income and Extra Expense
- Prior Acts
- Extortion Threats
- Fines and Penalties
- PCI (Payment Card Industry) Loss
- Access to services that help prevent a breach and provide assistance if one occurs

### **Coverage Features**

#### **First-party Response Expense Coverage**

Provides coverage for:

- Legal and forensic services for breach investigation
- Crisis management
- Notification of impacted parties (including writing and mailing)
- Public relations and good faith advertising (to help protect and/or restore a business's reputation)
- Credit monitoring for impacted parties (if warranted)
- Limit options: \$10K | \$25K | \$50K | \$100K | \$250K | \$500K | \$1M
- Deductible options: \$1K-\$100K available; minimum deductible rules apply

## Third-party Defense and Liability Coverage

Provides coverage for civil awards, judgments or settlements a business is legally obligated to pay arising from a data breach claim. Also provides defense coverage for regulatory proceedings.

- Limit options: \$50K | \$100K | \$250K | \$500K | \$1M<sup>1</sup>
- Deductible options: \$1K-\$100K available; minimum deductible rules apply

## Optional Coverages<sup>2</sup>

### Fines & Penalties\*

Helps protect the policyholder's business if a government agency issues a fine for a data breach that occurred because the insured didn't comply with laws or regulations such as HIPAA (Health Insurance Portability & Accountability Act).

\*Fines & Penalties is subject to the third-party data breach limit selected

### PCI (Payment Card Industry) Loss\*

Helps protect the policyholder's business if a bank issues a penalty for a data breach that occurred because the insured didn't comply with PCI rules.

\*PCI Loss is subject to the third-party data breach limit selected

### Business Income & Extra Expense Coverage (BI/EE)

Helps replace lost business income if a business needs to suspend or slow operations because of a data breach. It will also help pay for extra expenses incurred to help continue business operations.

- Waiting period options: 8, 24, 48, 72 hours
- Time limit: 60 days
- Same limit options available as for first-party response expense coverage
- BI/EE limit is subject to first-party response expense limit selected
- Limit selected for BI/EE coverage cannot exceed first-party response expense limit selected

### Prior Acts Coverage

Helps protect a business from a data breach that occurred prior to the policy effective date.

- Prior acts period options: 1, 2, 3 years
- Coverage is available for both first and third-party coverage

### Extortion Threats Coverage

Helps pay for extortion expenses and ransom payments associated with the threat of a data breach. Extortion expenses include:

- Fees and costs of a security firm or other organization (hired with our consent, to determine threat validity)
- Interest costs for any loan used to pay a ransom
- Reward money paid to informants that leads to an arrest and conviction
- Other reasonable expenses
- Same limit options available as for first-party response expense coverage
- Extortion threats limit is subject to first-party response expense limit selected
- Limit selected for extortion threats coverage cannot exceed first-party response expense limit selected

Contact your small business sales rep to learn more.



<sup>1</sup> IBM study shows data breach costs on the rise

<sup>2</sup> Available options may vary by type of business and state

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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