

# CyberChoice Secure



Cyber risk coverage backed by The Hartford



Easy to Quote



Fast Turnaround Times



Enhanced Features

## PROGRAM HIGHLIGHTS

- Broad definition of personally identifiable information including whether electronic or printed
- 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
- Carve-back to war exclusion for cyber attacks, cyber extortion demands and privacy breaches
- Affirmative allocation provision
- 70/30 hammer clause
- Pre-claim investigation and claim prevention assistance coverage
- Punitive damages where insurable with most favorable venue
- Worldwide coverage territory
- Available in: AL, AZ, AR, CA, CO, DC, DE, GA, ID, IL, IN, MA, MN, MS, NE, NV, NJ, NM, ND, OH, OK, OR, SC, SD, TN, TX, UT, VA, WA, WI, WY

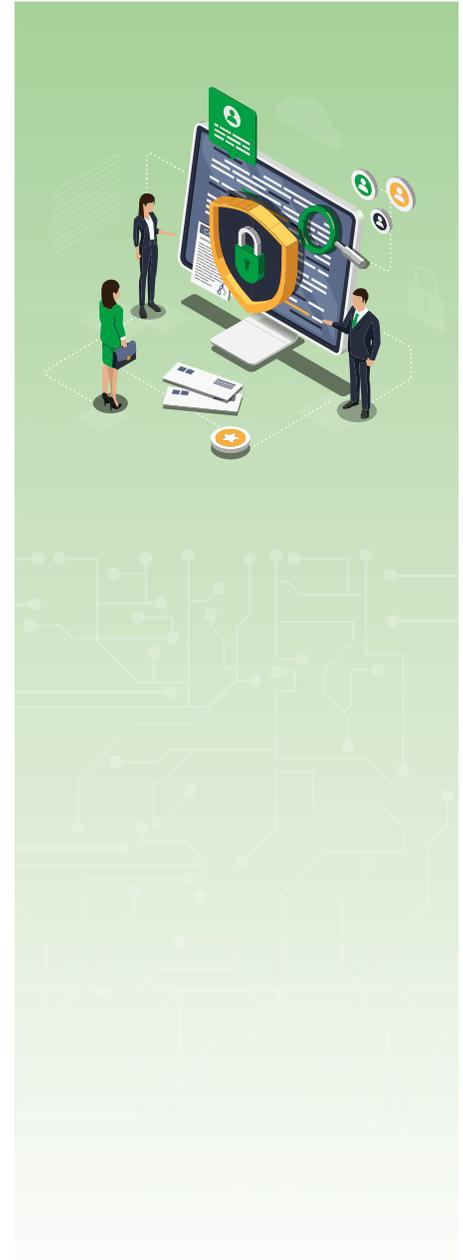
## PROGRAM ELIGIBILITY

- Revenues up to \$10,000,000
- No prior claims or losses
- Eligible classes include: agriculture, associations, business services, construction, consumer services, education, financial services, hospitality, insurance, manufacturing, media and entertainment, mining, professional services, technology, real estate, retail, transportation, and wholesale (see excluded class list for ineligible classes)
- Limits from \$500,000 to \$2,000,000 – certain sub-limits apply

## ADDITIONAL PROGRAM BENEFITS

- Access to [The Hartford Cyber Center](#)
- Cyber risk mitigation tips and claim notice and incident response guidance attached to the policy
- Complementary preventative Cyber Services
- Easy to read form with links to definitions

## LOOK FOR THIS ICON



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### SCENARIO 1: A 6-MONTH HACK

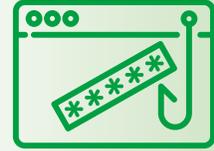
**Type of insured:** Large retailer

**What happened:** Hackers gained access to the company's network through social engineering emails. Over 900 of its locations were hacked. By the time the company was alerted by a security blogger, six months had passed and as many as two million customers were affected.

**What followed:**

- Several class-action lawsuits were filed against the company
- States' attorney generals offices opened investigations
- Affected credit card companies issued PCI fines

**What could help:** Data Privacy and Network Security Liability, Privacy Regulatory Matters, Incident Response Expenses, Network Restoration Expenses



### SCENARIO 2: 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 the company's employee 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



### SCENARIO 3: 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



*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 February 2020.*

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