HSB Total Cyber™

Comprehensive coverage for 6 cyber threats

Data Breach

When sensitive information is exposed or stolen, businesses must respond. Cover your costs with:

- Forensic IT and Legal Review
- Notification to and Services for Affected Individuals
- Regulatory and PCI Fines and Penalties
- PCI Assessments
- Reputational Harm and Crisis Management
- Reward Payment Reimbursement

Computer Attack

Hackers target business systems to exploit any weaknesses. Recover, restore and protect with the following coverages:

Recover
- Loss of Business and Extended Income Recovery
- Business Income Forensic Expenses
- Contingent Loss of Business, including Interruption of Supply
- Cyber Extortion

Restore
- System and Data Restoration

Protect
- Future Loss Avoidance
- Reward Payment Reimbursement

Fraud

Cyber criminals target businesses of all sizes to deceive and profit. Combat loss with coverage for:

- Computer Fraud
- Misdirected Payment Fraud
- Telecommunications Fraud
- Reward Payment Reimbursement

System Failure

Software updates and other system changes don't always go as planned. Guard against loss of income from unintentional computer system outages with coverage for:

- Business Income loss from System Failure

Liability

The threat of legal action against a business due to a cyber event is real. Defend threats with coverage for:

- Data Compromise Liability
- Privacy Incident Liability
- Network Security Liability
- Electronic Media Liability
- Full Media Liability
- Additional Insured Pursuant to a Contract

Identity Theft

Identity theft victims can spend months and thousands of dollars to regain control of their identity records. Give victims peace of mind with coverage for:

- Case Management Service
- Expense Reimbursement

Send quote requests to **HSBTotalCyber@hsb.com**.

HSB™
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