

Cyber Suite

In today's digital world, nearly every business relies on computer systems. But when these systems face attacks, it's not just data at stake—it's your livelihood.

Recovering from these attacks can drain your finances and even lead to costly legal battles. That's why Cyber Suite is invaluable: It's your trusty shield to help prevent cyberattacks, providing comprehensive protection for their business.

Inside Cyber Suite

Cyber Suite isn't just any insurance product; it's an all-in-one protection against cyber threats. Here's what it offers:

- **Data compromise:** If personal information like names or addresses are lost, we've got your back
- **Identity recovery:** We'll help safeguard the personal identities of your businesses' owners if their information gets compromised
- **Cyber liability:** When your business faces a cyberattack, we step in to cover the damages

Cyber Suite highlights

Cyber Suite helps protect businesses from threats to their computer systems, including viruses or other types of computer attacks, that can damage electronic data. Additionally, it helps protect them from being held responsible for any harm caused to other people or companies because of their computer security vulnerability.

Coverage highlights

- **Response expense coverage:** Covers for the costs of notifying individuals affected by a data breach
- **Support services:** Includes credit monitoring and identity restoration to help restore trust post-breach



- **Defense and liability:** Provides legal support in response to third-party actions
- **Identity recovery:** Reimburses expenses and offers case management for individuals affected by identity theft
- **Recovery coverage:** Covers the expenses associated with recovering from a cyberattack, including:
 - Data restoration
 - Data re-creation
 - Systems restoration
 - Loss of business and extended income recovery
 - Public relations services
 - Cyber extortion
 - Misdirected payment fraud
 - Telecommunications fraud
- **Comprehensive protection:** Helps protect against network security breaches, privacy incidents, and electronic media liability claims
- **Affordable assurance:** Offers substantial coverage limits at competitive rates
- **Risk management tools:** Access to eRiskHub® and Cyber Safety resources for effective cyber risk management
- **Specialized claims service:** Dedicated support ensure a smooth claims process
- **Streamlined setup:** Coverage up to \$250,000 without the need for additional questionnaires

Cyber Suite case examples

Data compromise response expenses*:

A burglar broke into an accountant's office, stealing a computer with clients' tax records. With clients in four states, the insured needed help meeting state notification requirements. Legal counsel assisted in notifying affected individuals, who were offered a toll-free hotline and credit monitoring.

Paid loss after deductible: **\$28,000**

Network security liability*:

A business faced a cyber-attack compromising its servers. Hackers launched a ransomware attack using contacts from the business system, resulting in lawsuits alleging improper security measures. Cyber Suite covered legal costs and settlements.

Paid loss after deductible: **\$14,000**

*These hypothetical examples are provided for illustrative purposes only.

Extra protection and expert help

My Tech Support

Enjoy free computer diagnostics by phone and competitive rates for virus removal, tech assistance, and digital security services.

Free consulting

Get one hour of free cybersecurity risk consulting and one hour from HSB's partner law firms.

eRiskHub portal

Benefit from a suite of tools including:

- Incident response plan roadmap
- Online training modules
- Risk management tools for data breaches
- Directory for external resources
- News center with industry updates
- Learning center with best practices and white papers

Cyber Safety powered by Zeguro

Access a comprehensive suite to help prevent cyber-attacks, featuring:

- Website monitoring
- Security training
- Security policy templates

Start with free access to the foundational level and enjoy a 20% discount for the first year on upgraded plans, which include more scans and training for additional employees.



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