HELP PROTECT YOUR CLIENTS WITH OUR CYBER SOLUTIONS.

83% of organizations experienced more than one data breach during the same year[1]

Small businesses have been the **#1** target[2]

Small businesses represent **43%** of all data breaches[2]

As risks continue to evolve, protecting against cyberattacks is no longer just about preventing a breach, it's having a comprehensive approach to cyber risk. Our solutions consider preparation, prevention, response and recovery to give businesses a complete strategy for the cyber risks they face.

APPETITE

As an extension of the AMC policy, the Strategic Investment Advisers (SIA) insurance team offers cyber coverage for qualifying Registered Investment Advisers with assets under management of up to $2.5 billion.

PROGRAM BENEFITS

- 24/7 Cyber Claims Hotline
- Complimentary preventative services including:
  - » BitSight Security Rating
  - » Consultation with a Cybersecurity Attorney
  - » Third-party Vendor Contract Review
- Access to The Hartford Cyber Center which offers educational resources
- Cyber Extortion and Data Recovery Expertise from third-party specialists

COMPREHENSIVE COVERAGE

$250,000 Limit with a $10,000 Retention

TYPE OF COVERAGE	DETAILS
Data Privacy and Network Security Liability	Breaches of data privacy or network security because of unauthorized activity on the insured's computer system and network
Privacy Regulatory Matters	System breaches of information that directly identifies an individual (e.g., name, address, account number) and the associated regulatory fine and defense costs
Incident Response Expenses	Various expenses including notification and identity protection, crisis management, and computer forensic investigations from data privacy incident or network intrusion
Cyber Extortion Loss	Payment from the insured in exchange for not acting upon a threat to the network and computer system
Network Restoration Expenses	Expenses necessary to restore, remediate, replace or recover an insured's computer programs, software, applications or other electronic data (collectively "Network Asset") contained within their computer system
Business Interruption Loss	Sum of A. the insured's continuing fixed operating and payroll expenses, and B. the net income that the insured would have earned during the period of restoration but for a network outage

CLAIM INFORMATION

Incident Response Expenses are a vital aspect of the coverage when insureds are victims of cyber incidents. The following examples are data privacy incidents when coverage has been triggered:

- Security incident involving the insured's third-party fund administrator
- Compromised password resulting in the insured's email accounts being accessed
- Employee response to a phishing email resulting in a lockdown of all emails

Ransomware (a form of Cyber Extortion) is an area where claims are on the rise. Here's an example of the results of unauthorized access to an insured's computer system:

- Every system in the insured's environment was encrypted and/or accessed by the threat actor, requiring a total rebuild to ensure the systems were clean, functional and free of lingering malware
- The largest expenses were incurred by the insured in efforts to recover as much of the data as possible, and to move the data to new, clean systems
- In this example, Network Restoration Expenses, Incident Response Expenses as well as Crisis Management Expenses were utilized.

HARDEN YOUR CYBER DEFENSES.

Learn more about our cyber solutions for investment advisers at **TheHartford.com/fs**

THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

[1] "Data Breach Investigations Report," Verizon, July 2023.

[2] "Is your front door open and unlocked for cyber criminals?," Verizon, July 2023.

Third-party service providers discussed herein, though not affiliates of The Hartford, are pre-approved by The Hartford to provide cyber-related services. You are not required to avail yourself of their services. Sharing any information with any such vendor is at your sole discretion. The Hartford does not guarantee the performance or services of the vendors or their websites.

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 Financial Services Group, Inc.

In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.