When you need complete cyber coverage, choose a carrier with an all-around understanding.

After a cyber incident, our cyber risk coverage helps give business owners the protection, service and confidence they need to recover. We leverage our underwriters' experience, specialized knowledge and significant decision-making authority to understand the risks each business faces and offer market-leading coverage to match.

Program Highlights

- Broad Industry Appetite targeting Construction, Manufacturing, Professional Services, Retail, Entertainment, Financial Institutions, Hospitality, Transportation and Wholesale Trade
- Complete first and third-party cyber coverage included in one standalone form – no endorsements required
- Appetite for businesses with revenues up to $1B
- Primary and Excess capacity available up to $5M in limit

Coverage Highlights

- Broad definition of personally identifiable information including whether electronic or printed
- Unlimited notification coverage available for qualifying companies
- 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 cyberattack, system failure and voluntary shutdown triggers with a 24-month coverage period
- Network restoration includes any electronic data, software, hardware, firmware, data storage devices, mobile devices and electronic components coverage at full policy limit
- Cyber recovery expenses to recover and restore the network, including any electronic data, software, hardware, firmware, data storage devices, mobile devices and electronic components and equipment
- Deliberate acts exclusion only applicable to acts by executive officers
- Affirmative allocation provision
- 70/30 hammer clause
- Settlement for amounts up to 50% of retention without prior consent
- Pre-claim investigation and claim prevention assistance coverage
- Punitive damages where insurable with most favorable venue
- Worldwide coverage territory
- Easy-to-read form with links to definitions

Value Added Services

- Access to The Hartford Cyber Center
- Complimentary Risk Mitigation Services, including network security insights and direct outreach to cybersecurity contact
- Dedicated Cyber underwriting team
- Specialized Cyber claims counsel and 24/7 cyber incident hotline

The Hartford

Talk to your underwriter to learn more.

Or complete our **CyberChoice Application** and email it to: **cybersubs@thehartford.com**

The Hartford