

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

Talk to your underwriter to learn more.
Or complete our **CyberChoice Application** and
email it to: cybersubs@thehartford.com



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 Insurance 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 April 2025.

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