After a data breach, this is the coverage you want ready to step in.

Spectrum®

A data breach can hurt your business by slowing down work and damaging your reputation. The type and amount of information you handle and store can increase the chance of a breach. Even lost or stolen paper records can lead to one. Consider protecting your business with comprehensive data breach insurance.

Data Breach Coverage

- Easily added to your current Business Owner's Policy
- Also covers your paper records
- Purchase flexibility:
  - Standalone First-party Response Expense coverage
  - Combined with Third-party Defense and Liability coverage

International Coverage[1]

- Business Income and Extra Expense
- Prior Acts
- Extortion Threats
- Fines and Penalties
- PCI (Payment Card Industry) Loss
- Access to valuable resources that help prevent a data breach and provide assistance if one occurs

Coverage Features

First-party Response Expense Coverage

Provides coverage for:

- Legal and forensic services for breach investigation
- Crisis management
- The cost of creating and mailing notification letters to impacted parties
- Public relations and good faith advertising to help protect and/or restore your business's reputation
- Credit monitoring services (if warranted)

Third-party Defense and Liability Coverage

Provides coverage for civil awards, settlements, judgments, legal fees and expenses incurred as a result of a data breach claim.

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Optional Coverages[2]

Fines & Penalties

Helps protect your business if a government agency issues a fine for a data breach that occurred because you did not comply with laws or regulations, such as HIPAA (Health Insurance Portability & Accountability Act).

PCI (Payment Card Industry) Loss

Helps protect your business if a bank issues a penalty for a data breach that occurred because you did not comply with PCI rules.

Business Income & Extra Expense Coverage (BI/EE)

Helps replace lost business income if you need to slow or suspend operations because of a data breach. This will also help pay for extra expenses incurred to continue your business operations.

Prior Acts Coverage

Helps protect your business from a data breach that occurred prior to your policy's effective date.

Extortion Threats Coverage

Helps pay for extortion expenses and ransom payments associated with the threat of an act that would result in the loss, theft, release or publication of personally identifiable information.

- Fees and costs of a security firm or other organization (hired with our consent to determine validity)
- Interest costs for any loan used to pay a ransom
- Reward money paid to informants (leading to an arrest or conviction)
- Other reasonable expenses

Add data breach coverage to your Business Owner's Policy.

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[1] Coverage territory includes all parts of the world, provided that no trade or economic sanction, embargo, insurance or other laws or regulations prohibit us from paying data breach expenses in relation to the data breach. Payment of data breach expenses relating to notification expenses is only available in jurisdictions or countries that maintain data breach notice laws that requires notification of victims of a data breach.

[2] Available options may vary by type of business and state.

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 Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.