Advanced protection for evolving cyber threats.

Spectrum®

Recommended Spectrum® Property Cyber Coverage

- Coverage for cyberattacks (virus, malware, ransom, extortion) is now separated from standard causes of loss (e.g., fire, water, theft).
- Coverage for cyberattacks (virus, malware, ransom, extortion) is offered through a new optional coverage: Cyber Virus and Malware Coverage.
- Electronic Data and Interruption of Computer Operations now provides coverage only for standard causes of loss (e.g., fire, water, theft).

Cyber Virus and Malware Coverage

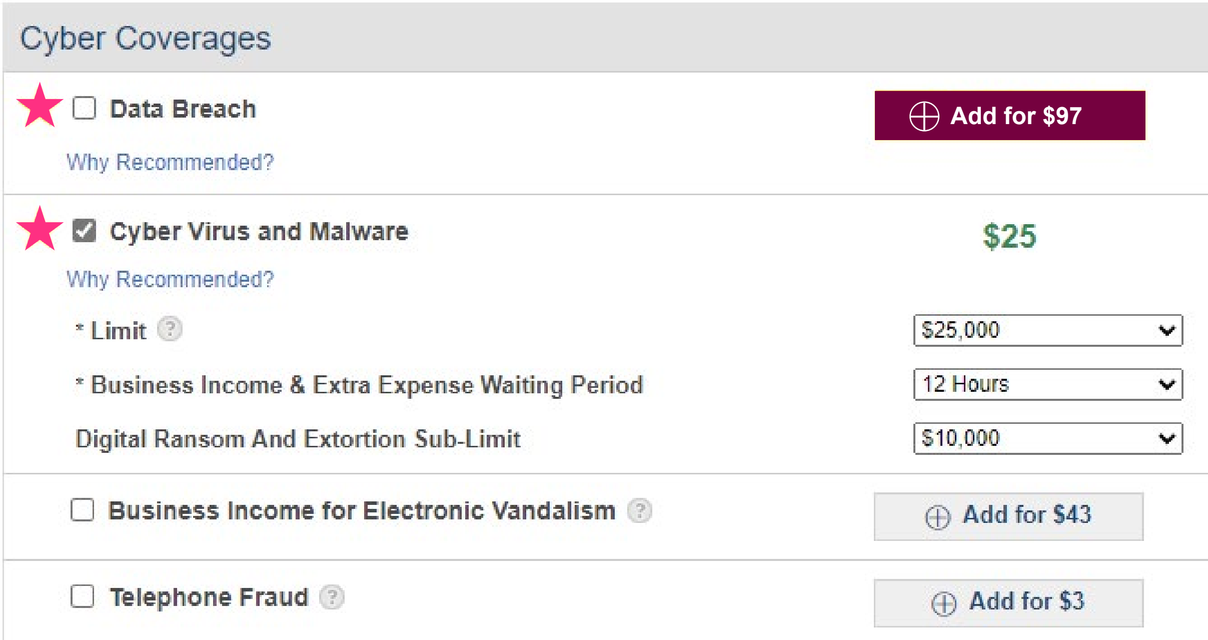
Quoting New Business

- Cyber Virus and Malware Coverage is a recommended coverage and automatically defaults. The default (check mark) can be removed.
- For a policy with multiple states, this coverage must be approved in all states before it can be offered to your small business customers.
- Cyber Virus and Malware Coverage still exists in Electronic Data and Interruption of Computer Operations until all states on the policy have approved the new coverage option.

Coverage Details

- The coverage limit defaults to $25K. Up to $150K can be offered in ICON.
- Coverage for Digital Ransom events and Extortion Threats is included as a sublimit of the total coverage limit.
  - » This portion of the coverage pays to replace or restore electronic data and any loss of business income and incurred extra expense when the customer is unable to operate their business due to the destruction or encryption of electronic data caused by a ransomware or extortion event.
- The sublimit defaults to $10K. Limits up to $25K are offered.

The Hartford



Reminder: Electronic Data and Interruption of Computer Operations provides coverage for losses due to fire, water, theft and other standard causes of loss. They remain part of Stretch® and their limits remain the same.

Underwriting Questions

There's a small set of underwriting questions that need to be answered.

Existing Customers

Your existing policyholders will receive an updated coverage notification and forms within their policy.

For more information, **contact your Small Business sales representative or underwriter.**

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