



# The Hartford CyberChoice 2.09®

Providing your clients with enterprise-wide cyber risk management solutions

Today even the most traditional “brick and mortar” companies rely on technology to conduct day-to-day operations. Your clients need to protect their information assets from a variety of risks including computer viruses, malicious code and hardware theft – all while trying to maintain and upgrade their existing network infrastructure to keep their businesses running smoothly. CyberChoice 2.09 was designed to help provide that protection.

## Liability coverages

- Data privacy and network security
  - Violations of data privacy laws
  - Unauthorized access or unauthorized use of computer systems, identity theft, specific use of a malicious code against a targeted computer system
- E-media and intellectual property
  - Copyright and trademark infringement
  - Libel, slander, defamation and reputational harm
- Miscellaneous professional services
  - Negligent act, error or omission in the performance of defined professional services

## Expense coverage sublimits

- Notification and credit monitoring
  - Voluntary notification coverage available
- Crisis management
  - Covers cost to hire public relations firms, crisis management firms and law firms to mitigate reputational damage
- Data privacy regulatory proceedings
  - Includes fines levied in violation of HIPAA, HITECH, FACTA
- Cyber investigation expenses
- Information asset recovery available

## First-party coverage

- Business interruption and cyber extortion



## Key program elements

- Limits up to \$10,000,000 available
- Broad definition of computer system – “disconnected devices” coverage available
- Worldwide coverage territory
- Definition of insured person includes “rogue employees” acting outside the scope of their employment
- Full limit defense expenses for data privacy regulatory proceedings
- Provides expenses for fines, fees or penalties associated with a data privacy regulatory proceeding
- Vicarious liability for third-party vendors available

## Excluded classes

- Social networking sites
- Municipalities
- Large educational institutions

## To learn more

For more information, please contact your Hartford cyber and errors & omissions underwriter or visit [www.hfpinsurance.com](http://www.hfpinsurance.com).

## Data breach risk management solutions now available!

With data privacy and network security coverage from The Hartford, your clients are getting more than insurance protection. They now have access to resources that can help reduce the likelihood of a data breach through our partnership with **IDentity Theft 911 (IDT911)**, one of North America’s leading data risk management companies.

### Pre-breach services:

- Educational information, including data protection tips, breach scenarios, articles and best practices
- Notification laws and regulations, so they’re up-to-date on consumer, regulatory and third-party requirements
- Incidence response plan template to help them establish procedures to minimize the impact of a data breach incident

### Post-breach services:

- Breach counseling to help determine if a breach has occurred and assess the severity of the incident
- Notification assistance to help prepare notification letters that comply with regulatory requirements
- Crisis management & public relations to help restore a business’s reputation
- Remediation recommendations for impacted individuals like credit monitoring
- Documentation support to record steps taken and remediation services provided in the event they’re sued and need to prove steps were taken to contain the breach

The description herein is a summary only. It does not include all terms of the policies described. Please refer to the actual policies for complete details of coverage. In the event of a conflict, only the terms of an actual issued policy will prevail. Coverage is provided by the member companies of Hartford Financial Services Group, Inc. and may not be available to all insureds in all states. Hartford Financial Products is an underwriting unit of The Hartford. The Hartford disclaims all liability with respect to any of such services. The services provided by Identity Theft 911 are not substitutes for the services of your legal counsel. All information and representations herein are as of September 2013.