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## Hiscox Technology, Privacy and Cyber Protection Portfolio

Has the advancement of technology and privacy  
regulations exposed you to greater risk?  
Let Hiscox protect you.

**HISCOX PRO™**

# Hiscox Technology, Privacy and Cyber Protection Portfolio

## Evolving insurance needs

The risk profile for a business today has changed dramatically whether you are a provider of technology products and services or simply a consumer of them. So have insurance needs. For more than 15 years, Hiscox has been a pioneer in technology, privacy and the cyber-related insurance industry. As a specialist insurer, we have an in-depth understanding of the industries and exposures we cover. Hiscox pioneered offering, as a standard, affirmative breach of contract coverage in its Technology and Privacy Insurance products.

## Know your exposure

Whether it is a client claiming a technology company breached the terms of their contract, or a merchant bank claiming the same when one of its clients has a credit card breach, Hiscox recognized the need to provide coverage for more than just claims of negligence. This is just one example of Hiscox understanding and responding to exposures facing businesses and tailoring its products to meet their clients' needs. Building on this expertise, Hiscox developed a suite of coverage allowing clients to create a policy to address their specific exposures.

## A specialist technology and cyber insurer

As experts in providing technology, privacy and specialized cyber insurance, we understand the value you place on keeping things simple and flexible and on great service. In addition to thorough coverage, we're pleased to offer many additional benefits including:

- **eight coverage modules** which allow you to create and tailor an insurance package to fit your exposures
- **free access to breach prevention information and services** at [BreachProtection.com](https://BreachProtection.com)<sup>sm</sup>
- **a worldwide network of technology and privacy lawyers and technical specialists** giving you peace of mind that expert support is available whenever it's needed
- our modules **include coverage for breaches caused by others acting on your client's behalf**
- **first party modules can be triggered by an event** rather than by a formal claim against your client
- **free access to our global privacy and breach response information and resource portal** (Hiscox eRisk Hub<sup>®</sup>) for resources to assist policyholders in responding to a breach.

## Why Hiscox?

- Pioneer in **providing affirmative breach of contract coverage** in both our technology protection and privacy protection forms.
- **Leading specialist technology and cyber insurer** with in-depth knowledge of the industries and exposure we cover. Our policies can be tailored to meet a clients' needs.
- **Financial stability.** Lloyd's of London capacity, which carries an A.M. Best rating of A (Excellent)\*.
- **Value-added services.** An expanding list of value-added services available to policyholders including:
  - complimentary risk management assistance
  - complimentary breach prevention services ([BreachProtection.com](https://BreachProtection.com)<sup>sm</sup>)
  - complimentary breach response services, including one hour with a data breach coach and access to breach response providers to assist in responding to a breach event (Hiscox eRisk Hub<sup>®</sup>).
- **Superior claims service.** Our dedicated, in-house specialist claims team is comprised of skilled professionals that have the experience to handle claims efficiently and any areas of conflict that might otherwise cause considerable harm to the business and its reputation. We take great pride in the quality of our claims service, which helps remove the burden of handling claims from our policyholders, allowing them to focus on their business.
- **Excellent client service.** Hiscox strives to provide the best insurance product and the best client experience. We solicited client feedback and revised our wording so our form is clear, concise and easy to read. We provide fast turnaround, from quoting to our electronic policy issuance.

Ask us about our emerging Tech program for small technology companies and our small business Privacy program... quick, simple ways for a small business to obtain broad, affordable Hiscox Technology and/or Privacy and Cyber Liability coverage.

## Policy parameters

- Policy limits up to \$10,000,000
- Minimum premium \$999
- Minimum retention \$2,500

## Who we cover

US based companies in a wide range of industries.

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## What we cover

Selecting from eight compatible coverage modules, you have the flexibility to create the insurance policy that best addresses your exposures. Here is a summary of the coverage available under our three headline modules: Technology Protection, Privacy Protection, and Breach Costs, along with a brief summary of our other available modules.

Module	What we cover
<b>Technology Protection</b>	Coverage specially designed for the technology industry that has several outstanding features not available under most standard technology or miscellaneous professional liability policies. Hiscox pioneered the practice of standardly offering affirmative contractual coverage. When combined with our broad intellectual property coverage, negligence coverage and wide vicarious liability coverage for acts of third-parties, Hiscox Technology Protection ensures technology companies are buying insurance that addresses their most significant exposures.
<b>Privacy Protection</b>	<p>Coverage for the costs to defend and resolve claims with regard to the handling of personally identifiable or confidential corporate information. This includes claims for:</p> <ul style="list-style-type: none"><li>• negligence</li><li>• a violation of a privacy or consumer data protection law</li><li>• <b>breach of contract</b>, including with respect to payment card data (and resulting PCI fines) or</li><li>• a related regulatory investigation.</li></ul> <p>We also cover negligent network security claims resulting from events such as the transmission of malicious software or a denial of service attack. In addition to defense costs, which include full limits available for forensic costs, we also pay civil penalties (where allowed) and compensatory awards levied by regulators. The full limits are also available for credit or identity protection services as part of a judgment, award or settlement (which are not subject to a per individual cost cap, nor a limitation on the number of years of services provided).</p>
<b>Breach Cost</b>	<p>Coverage for the costs to respond to a breach, whether required by law or where someone has been put at risk of harm, including:</p> <ul style="list-style-type: none"><li>• forensic costs to confirm the breach and identify those affected</li><li>• notification costs to inform the individuals, clients and regulators</li><li>• credit or identity protection service costs</li><li>• crisis management and public relations to help mitigate the potential fallout from the breach event.</li></ul>
<b>Miscellaneous Professional Protection</b>	Not a pure tech risk? We offer complementary Miscellaneous Professional Liability coverage in conjunction with the technology protection module for businesses with blended professional services exposures.
<b>Multimedia Protection</b>	The content of online advertising can result in unintended consequences, including claims of infringement on the intellectual property rights of others. We cover the costs to defend and resolve claims which arise out of online content whether on a website or via <b>social media</b> .
<b>Cyber Business Interruption</b>	How would you be affected if a hacker, competitor or other third-party targeted your computer systems preventing your business from making money? Our Cyber Business Interruption module aims to compensate for losses incurred when hackers impair your systems.
<b>Hacker Damage</b>	If a hacker causes damage to digital assets, including websites, programs or electronic data, or steals a program or data, our Hacker Damage module will reimburse for the costs of repair or replacement.
<b>Cyber Extortion</b>	A hacker may threaten to hack into and damage websites or data in an attempt to extort money. In addition to connecting you with a security risk consultancy firm to assist in the handling of the situation, our Cyber Extortion module would cover any final ransom paid to minimize disruption to operations.

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## Contact information

Insurance brokers are welcome to contact us.  
Two ways to find your regional contact:

[hiscoxbroker.com/contact-us/](http://hiscoxbroker.com/contact-us/)

**Northeast:** 646 452 2353  
**Southeast:** 404 410 2800  
**Midwest:** 312 380 5555  
**Northwest:** 415 814 1455  
**Southwest:** 213 412 1210

## About Hiscox in the US

Hiscox, the international specialist insurer, is headquartered in Bermuda and listed on the London Stock Exchange (LSE:HSX). There are three main underwriting parts of the Group - Hiscox London Market, Hiscox UK and Europe and Hiscox International. Hiscox International includes operations in Bermuda, Guernsey and the USA. Hiscox Syndicates Ltd is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The ability of syndicates at Lloyd's to do business in the USA, and its territories, is restricted as they are not US-based insurers. Hiscox Underwriting Ltd and Hiscox ASM Limited are authorized and regulated by the Financial Conduct Authority.

Hiscox Inc., a Delaware corporation headquartered in New York, d/b/a Hiscox Insurance Agency in CA, is a licensed insurance intermediary for admitted and surplus lines business. Hiscox Inc. underwrites on behalf of, and places business with, Hiscox Insurance Company Inc., other domestic insurers, and syndicates at Lloyd's ([www.lloyds.com](http://www.lloyds.com)). Hiscox Insurance Company Inc. (NAIC Number 10200) is a Chicago, IL domiciled insurer, which is admitted or licensed to do business in all 50 states and the District of Columbia.

Inquiries as to insurance or other products or services should be directed to an insurance agent or broker licensed to conduct business in the relevant US state. For further information about an insurer's ability to do business in the USA and US territories please contact a licensed agent or broker for advice.

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\*A.M. Best rating as of July 24, 2014.