

## Cyber Highlight Sheet

**Hiscox P<sup>3</sup> is a digital solution that allows you to get small business quotes in minutes.**

Simply enter your client's information in the portal's short application and adjust the limits to your preference. From there you can instantly download your quotes and bind whenever you are ready. The portal is also home to our painless digital signature process for applications to improve the transaction experience. P3 allows for a quick and seamless solution to servicing your client.

### Paper

- Admitted
- Surplus (Non-admitted)

### Limits provided

- Up to \$3M

### Coverages provided

- Cyber crime package limit of liability
- Utility fraud limit of liability
- Reputational harm limit of liability
- Bricking limit of liability
- Enhanced privacy regulation
- System failure limit of liability
- Dependent business interruption limit of liability dependent systems failure limit of liability
- Media liability coverage addition
- Enhanced ransomware coverage with Paladin Shield's AI powered cybersecurity protection

### Resources available

- Crisis management
- Pre-claims assistance and additional payments
- Hiscox CyberClear Academy
- Paladin Shield

## Eligibility

\$5M in revenues and below

### Excluded industries:

- Adult film
- Banks
- Cannabis
- Construction
- Data aggregators
- Educational institutions
- Financial records franchisor
- Franchisee
- Gambling
- Gaming
- HR firms
- Hotels
- Industrial process control manufacturing
- Marketing agency
- Medical records
- Mobile apps
- Municipalities (local, county, state)
- Payment cards
- Payroll processing

### Other exclusions:

- If there have been more than three claims incidents or \$25,000 in losses or knowledge of an act that could give rise to a claim.
- The company has been the subject of a regulatory action, investigation, or inquiry as a result of the handling of sensitive data.
- If HIPPA is noncompliant, and if they store, transmit, collect or process any health care records.
- If PCI DSS is noncompliant, and payment is not fully outsourced or they store more than 500 transactions.

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