

HISCOX CYBERCLEAR®

CYBER AND DATA RISK SOLUTIONS



Cyber breaches are inevitable. Protect your client with robust coverage and unique prevention and response services.

As risks continue to evolve, regulations regarding cyber security and breach notification do too. Staying on top of these regulations and protecting against cyber attacks is no longer just about preventing a data breach – it's about having a comprehensive approach to all aspects of cyber risk.

Hiscox CyberClear Academy™ helps businesses stay one step ahead

Your clients get access to Hiscox CyberClear Academy, a range of government certified training modules to help their employees learn about cyber risks and build awareness around cyber-criminal traps. Certificates of completion are provided as proof that employees completed each module.

Hiscox CyberClear provides:

- Privacy, data breach and network interruption coverage
- Coverage for costs of responding to a breach, as well as defending and resolving claims, specifically statutory violations, negligence, regulatory investigations, and breach of contract
- Value-add prevention and response services like Hiscox CyberClear Academy and eRisk Hub®

Cyber attacks reach a new intensity:



53%

of companies experienced a cyber attack in the last year, up from 38% the previous year.



27%

of US companies experienced four or more attacks in the last year.

Coverage benefits

- ✓ A simple, single insuring agreement driven by the 'loss' and not by the 'how'
- ✓ Primary elements of cyber insurance included at full limits as standard: first-party breach response costs, third-party liability including regulatory fines and penalties, cyber extortion costs, cyber business interruption costs and data recovery costs
- ✓ Optional Coverage for Cyber Crime: Funds Transfer Fraud, Social Engineering, Reverse Social Engineering
- ✓ Optional coverage for broader business interruption loss, including dependent business interruption, system failure, and dependent system failure
- ✓ Explicitly provides cover for stopping and containing a data breach
- ✓ Covers voluntary notification in addition to that required by law
- ✓ True worldwide coverage
- ✓ Access to a full panel of breach response resources, including extortion, PR, legal services, credit monitoring, and more
- ✓ Integrated media liability
- ✓ Complimentary value-add services for policyholders, including risk management tools and employee training programs. Visit www.hiscox.com/risk-management-cyber to learn more about our exceptional vendors and risk management services

Our appetite

- **Primary appetite:** small, medium-sized and large enterprise businesses considered
- **Excess appetite:** U.S. businesses of all revenue sizes
- Maximum line size of \$10m

Bring our coverage to life

Phishing email leads to ransomware

An employee at a retail stores' headquarters clicked on a link in a phishing email from a vendor partner. A cyber criminal gained access to the retailers entire server, impacting its point of sale registers. The ransomware attack held the systems hostage, effectively stopping sales from being transacted.

Website developer causes business interruption

A developer designs a new website for an ecommerce company. When the site is launched, it immediately crashes. The site is down for three days while the developer fixes the problem. The company sues the developer for the lost revenue.

Negligence by media firm leads to breach

The computer system of a media firm contains large amounts of data on its clients' analytics, including search engine optimization keywords, pay-per-click campaigns, etc. The system's security services upgrade lapsed, leaving it more vulnerable to a breach. The system is hacked and several clients file lawsuits alleging negligence.



The Hiscox Difference

Broad coverage

- Microbusinesses to Fortune 250 firms
- A range of industry classes: professional services, technology, healthcare, manufacturing, construction, retail and financial services

Personalized service, from underwriting through claims

- We are proactive, clear and responsive—keeping you informed throughout the process
- We handle claims quickly and efficiently
- We stand by our policies to deliver what we promised
- We have the courage to say, “yes”—even if that means modifying coverage to meet a client’s needs

Deep expertise and understanding

- Over 15 years of experience continuously underwriting cyber insurance, responding to over 1,500 cyber and data risk incidents. Over 100 years writing business insurance around the globe.

Complimentary value-added services for policyholders

- Hiscox CyberClear Academy, a suite of online training modules designed to reduce the risk that your client’s company will become victim of a cyber event. This training program is unique to Hiscox, and will train their employees to understand and recognize cyber-related threats before they happen. For more information visit www.hiscox.com/hcca
- Access to breach prevention services through eRisk Hub® powered by NetDiligence®, a full range of educational and technical resources that can assist in the prevention of cyber losses to your client’s organization
- A comprehensive panel of breach response resources, including public relations support, legal services, credit monitoring, and more. These resources will help your client address extortion matters quickly, comply with regulations and protect their reputation. For more information, visit www.hiscox.com/risk-management-cyber

Contact us

www.hiscox.com/contact-us

Northeast: 646-452-2353

Northwest: 415-814-1455

Southeast: 404-410-2800

Southwest: 213-412-1210

Midwest: 312-380-5555

We’ve made this information easy to share with your clients. Click [here](#) to view our client brochure.

For more information, visit www.hiscox.com/brokers/cyber.



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*A.M. Best rating as of March 2, 2018 (HICI) and July 20, 2017 (Lloyd’s syndicate)53

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