

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.

In addition to their policy, our clients get access to Upfort Shield

A powerful cybersecurity platform that is entirely free for Hiscox insureds. Upfort Shield provides software protections, live consultative services, and security training content, including phishing simulations, all under one log-in.

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 Upfort Shield and eRisk Hub®.

Cyber attacks reach a new intensity:

53% 

of companies experienced a cyber-attack in the last year, up from 48% the previous year.

250K 

One in eight attacked businesses suffered costs of \$250,000 or more.

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, and 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.
 - ✓ Access to a full panel of breach response resources, including extortion, public relations, 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 and medium-sized enterprise businesses considered.

Maximum line

Size of \$5m

For our full appetite download our

➤ [cyber appetite guide](#)

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 retailer's 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

100+ years

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

Deep expertise and understanding

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.

Complimentary value-added services for policyholders

Upfort Shield

Upfort Shield is a powerful cybersecurity platform that is entirely free for Hiscox insureds. Upfort Shield provides software protections, live consultative services, and security training content, including phishing simulations, all under one log-in. Hiscox insureds that have engaged with Upfort (e.g., complete trainings, add employees to the platform, etc.) have filed cyber claims at less than half the rate of non-Upfort engaged insureds. The trainings on Upfort Shield can be found in the Cyber University section of your customized Upfort Shield portal, which you can [access at this link](#).

Don't have an Upfort account?

[➔ Sign up:](#)
dashboard.upfort.com/onboarding/sign-up

For more information contact:

Email: contact@upfort.com
Phone: [+1 800-418-8593](tel:+18004188593)
Live chat: www.upfort.com

eRisk Hub

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

Which includes 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

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*A.M. Best rating as of December 31st 2022 (Lloyd's syndicate53)

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

