



Hiscox Privacy and Data Breach Protection Insurance

Is someone else accessing your data without your permission? Don't leave your data exposed. Let Hiscox protect you.

**HISCOX PRO™**

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Exposures and changing regulatory environment

A targeted hack or simply a lost laptop could result in a company incurring various costs and expenses. Privacy and Data Breach Protection Insurance by Hiscox is designed to cover privacy, data and network exposures and provide peace of mind. Whether it is sensitive client or employee information, there are increasing expectations that this information is secure. The list of regulations and statutes regarding the use and protection of this information, and notification in the event of a breach, continues to expand. In the event of a breach, once the notifications have been made, the regulators and plaintiff's attorneys are likely at your door.

Superior policy

A Hiscox policy provides flexible coverage for the costs to respond to a breach. It also covers the costs to defend and resolve claims for statutory violations, negligence, regulatory investigations and a **breach of a contract**.

A specialist cyber insurer with over ten years' experience

As a provider of specialist cyber insurance coverage **for more than ten years**, Hiscox understands 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:

- **six available coverage modules** that allow you to create a tailored package to fit your exposures
- **free access to breach prevention information and services** at BreachProtection.comsm
- **a worldwide network of privacy lawyers and technical specialists** giving you peace of mind that expert support is available whenever it's needed
- **free access to our global privacy and breach response information and resource portal** (Hiscox eRisk Hub[®]) for resources to assist policyholders in responding to a breach.

Why Hiscox?

- Pioneer in **providing affirmative breach of contract coverage**.
- **Leading specialist cyber insurer**, with in-depth knowledge of the industries and cyber exposures we cover. Our policy 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)*.

- **Flexible breach response process**. Our policy doesn't mandate how you must respond to an event, rather we provide you with access to a full suite of resources and information to quickly and effectively respond to an event on your terms.
- **Value-added services**. An expanding list of value-added services available to policyholders. Services include:
 - complimentary risk management assistance
 - complimentary breach prevention services (Breachprotection.comsm)
 - 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[®]).
- **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 Privacy program...a quick, simple way for a small business to obtain broad, affordable Privacy and Data Breach Protection 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

With six compatible coverage modules available, you have the flexibility to create the insurance program that best suits your needs. Here is a summary of the coverage under our two headline modules, and four other available modules.

Module	What we cover
Breach Costs	<p>Coverage for the costs to respond to a data breach, whether required by law or where someone has been put at risk of harm.</p> <ul style="list-style-type: none">• Forensic investigations: we cover the costs to confirm the breach and to identify whose information has been put at risk.• Notification: we will pay the costs to draft and deliver notifications to individuals, the payment card industry (PCI), or a regulator and the costs to set up a call center.• Credit or identity protection services: we'll cover the costs if you need to provide credit or identity protection services to affected individuals.• Crisis management and public relations: we'll cover the costs to employ a specialist firm to help mitigate the potential fallout from a breach event.
Privacy Protection	<p>Coverage for the costs to defend and resolve claims with regard to the handling of personally identifiable or confidential corporate information, including for:</p> <ul style="list-style-type: none">• violations of privacy or consumer data protection laws• negligence or breach of contract, including with respects to payment card data (and resulting PCI fines)• negligent network security resulting from events, such as the transmission of malicious software or a denial of service attack• regulatory actions: investigations by regulators can be expensive to defend. In addition to defense costs, we'll also pay civil penalties (where allowed) and compensatory awards levied by regulators.
Multimedia Protection	<p>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 social media.</p>
Cyber Business Interruption	<p>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.</p>
Hacker Damage	<p>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.</p>
Cyber Extortion	<p>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.</p>

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Are you satisfied your exposures are adequately covered?

Using the checklist below, you can easily spot any gaps in your current coverage.

Coverage item	Current?	Hiscox
Covers you for both the first-party costs and third-party liabilities arising from a data breach event.		✓
Covers you for defense costs and indemnity whether it is a claim for a statutory violation, regulatory investigation, negligence or breach of contract.		✓
Provides full limits for forensics costs incurred in the defense of a covered claim.		✓
Provides full limits for credit or identity protection costs as part of a covered liability judgment, award or settlement, with no cap on cost per individual nor limitation on number of years provided.		✓
Covers both negligence and breach of contract claims arising out of a breach of credit card details, including coverage for a breach of a merchant agreement and coverage for indemnified PCI fines.		✓
Provides you with both complimentary pre-loss breach prevention services (Breachprotection.com sm) and complimentary breach response services, including one hour with a data breach coach to assist you in responding to a breach event (Hiscox eRisk Hub [®]).		✓
Provides a minimum hourly covered business interruption loss amount, with coverage for additional loss amounts also included.		✓

Contact information

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

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.

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