Now more than ever, businesses of all sizes rely on technology to conduct daily operations. With this comes daily risk. That’s why The Hartford has developed CyberChoice First ResponseSM – to help businesses prevent and safeguard against sensitive data breaches, computer hacking, cyber extortion, business interruption and more.

Our professionals have significant breach response experience to round out a business’s incident response plan, comply with regulatory requirements, protect a company’s brand, and provide real identity risk solutions to their customers.

It’s all-in-one coverage – with some unique advantages.

**Two rewards for self-defense.** In addition to comprehensive coverage, we’ve added two money savers that reward businesses for improving security:

- A premium incentive when they invest in cyber security
- And if a claim is filed, we’ll help fund those services as part of the insurance policy

**Recommended cyber risk solutions.** To help close security gaps, The Hartford offers recommendations on cyber security services. Leading privacy practitioners include:

- BitSight
- Consilio
- ePlace Solutions
- Fidelis
- McDonald Hopkins
- Microsoft 365 Secure Score
- NetDiligence
- Trustwave
- Wombat Securities

**A portal to risk control.** Policyholders will also have access to The Hartford Cyber Center. It gives users access to tools and information about raising the bar on security, including:

- Access to expert security practitioners
- Best practice guides
- Breach response calculator
- Templates
- Training videos
- The latest news on privacy and security

---

Prepare. Protect. Prevail.®  
continued
### COVERAGE HIGHLIGHTS

**FULL LIMITS AVAILABLE FOR:**

<table>
<thead>
<tr>
<th>Data Privacy &amp; Network Security liability</th>
<th>Crisis Management &amp; Investigation liability</th>
<th>Data Recovery</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Covers third-party claims arising from a failure of network security or failure to protect data</td>
<td>- Covers first-party expenses related to a data privacy wrongful act</td>
<td>- Covers costs incurred to restore data to a state prior to network intrusion</td>
</tr>
<tr>
<td>- Responds to regulatory actions in connection with a wrongful act</td>
<td>- Coverage pays for first-party legal services, computer forensics, and public relations or crisis management services</td>
<td></td>
</tr>
<tr>
<td>- Coverage pays for PCI related losses</td>
<td></td>
<td>Business Interruption coverage</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Pays for income loss and extra expenses caused by a network outage from network intrusion</td>
</tr>
<tr>
<td><strong>Digital Media liability</strong></td>
<td><strong>Notification &amp; ID Protection</strong></td>
<td><strong>Dependent Business Interruption coverage</strong></td>
</tr>
<tr>
<td>- Covers third-party claims arising from digital media wrongful acts</td>
<td>- Covers first-party expenses related to a data privacy wrongful act</td>
<td>- Pays for income loss and extra expenses caused by a network outage of a third-party service provider from network intrusion</td>
</tr>
<tr>
<td>- Coverage pays for damages and defense expenses</td>
<td>- Coverage pays for mandatory and voluntary notification, call center services, and ID protection services</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Provides written recommendations to remediate security vulnerabilities</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Cyber Extortion coverage</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Provides extortion payments resulting from a cyber-extortion threat</td>
<td></td>
</tr>
</tbody>
</table>

### TOP CARRIER YOU CAN RELY ON

- Backed by the high service standards, reputation and financial strength of The Hartford, an A+ rated insurance carrier according to A.M. Best and Standard & Poor’s
- Long history in the management and professional liability insurance market
- Experienced team of underwriters and managers located across the country in regional offices of The Hartford
- 200+ years delivering on our promises to pay claims
- Dedicated claims staff widely recognized for superior customer service
- Specialized risk engineering services

### EXCLUDED CLASSES

- Social networking sites
- Payment processors
- Data aggregators
- Online gambling and/or gambling
- For-profit education
- Debt collectors
- Defense contractors

---

THE REAL COST OF A DATA BREACH

Without proper coverage, breach response can be expensive. In fact, the average cost to rectify a data breach was $6.53 million in 2015. Beyond dollar figures, there’s inevitable impact on an organization’s reputation. With CyberChoice First Response, businesses can help limit costs and reputational damage.

---

Visit thehartford.com/cyberchoice today.