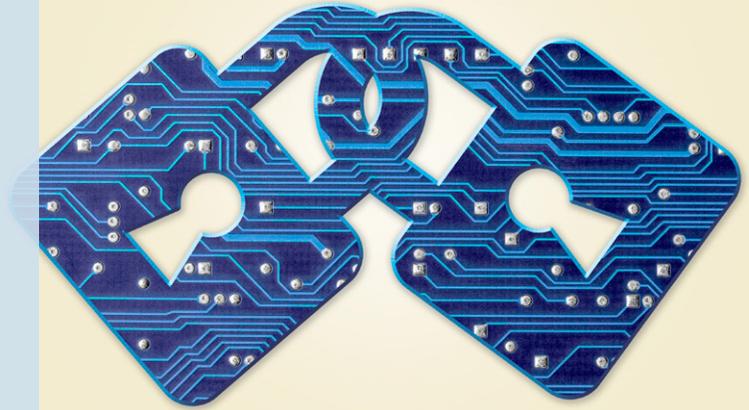


CYBERCHOICE FIRST RESPONSESM

A comprehensive cyber security solution, from “what if?” to “what now?”



COVERAGE WITH REWARDS FOR THOSE WHO GUARD THEMSELVES.

With CyberChoice First Response from The Hartford, businesses get more than insurance protection. They also have access to resources that can help them improve their information security practices with some of North America’s leading data risk management companies.¹

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 security²
- And if a claim is filed, we’ll help fund those services as part of the insurance policy³

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

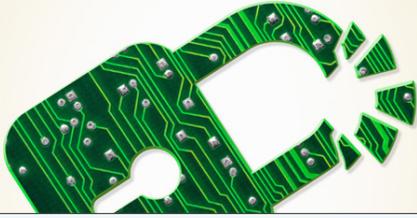
A portal to risk control. Policyholders will also have access to The Hartford Cyber Center. It gives users access to tools and information about raising the bar on security, including:

- 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





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 2015.⁴ Beyond dollar figures, there's inevitable impact on an organization's reputation. With CyberChoice First Response, businesses can help limit costs and reputational damage.

COVERAGE HIGHLIGHTS

FULL LIMITS AVAILABLE FOR:

Data Privacy & Network Security liability

- Covers third-party claims arising from a failure of network security or failure to protect data
- Responds to regulatory actions in connection with a wrongful act
- Coverage pays for PCI related losses

Digital Media liability

- Covers third-party claims arising from digital media wrongful acts
- Coverage pays for damages and defense expenses

Crisis Management & Investigation liability

- Covers first-party expenses related to a data privacy wrongful act
- Coverage pays for first-party legal services, computer forensics, and public relations or crisis management services

Notification & ID Protection

- Covers first-party expenses related to a data privacy wrongful act
- Coverage pays for mandatory and voluntary notification, call center services, and ID protection services
- Provides written recommendations to remediate security vulnerabilities

Cyber Extortion coverage

- Provides extortion payments resulting from a cyber-extortion threat

Data Recovery

- Covers costs incurred to restore data to a state prior to network intrusion

Business Interruption coverage

- Pays for income loss and extra expenses caused by a network outage from network intrusion

Dependent Business Interruption coverage

- Pays for income loss and extra expenses caused by a network outage of a third-party service provider from network intrusion

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

LEARN MORE.

Visit thehartford.com/cyberchoice today.



THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

CyberChoice First Response is offered on a SURPLUS LINES basis.* This material is not to be used for solicitation purposes. It should only be provided to a prospective policyholder who has been determined to be eligible for, and has requested information on, The Hartford's non-admitted cyber product.

¹ The Hartford has arranged for data risk management services for our policyholders at a discount from some third-party service providers. Such service providers are independent contractors and not agents of The Hartford. The Hartford does not warrant the performance of third-party service providers even if paid for as part of the policy coverage, and disclaims all liability with respect to use of or reliance on such third-party service providers.

² Via an approved cyber security provider

³ Coverage is available by endorsement

⁴ Ponemon Institute 2015 Cost of Data Breach Study.

* Eligibility for surplus insurance coverage is subject to state regulation and requires the use of a licensed surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. Policies should be examined carefully for suitability and to identify all exclusions, limitations, and other terms and conditions. Surplus lines coverage is underwritten by Pacific Ins. Co. Ltd (except in CT and HI) and Hartford Ins. Co. of Illinois in CT and HI. The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries. Its headquarters is in Hartford, CT. All information herein is as of May 2017.