

## CYBER SECURITY SERVICES - DATA BREACH RISK MANAGEMENT

**Take advantage of our end-to-end solutions for cyber security risks.**



Doing business comes with a certain amount of risk. And the related claims can be costly.

In any scenario, you can rely on The Hartford's cyber liability coverage policies. We'll help protect your business against a broad range of cyber risks.



**CLIMBING CYBER  
CRIME COSTS**

**\$3.5 million**

That's the total average cost per data breach in the U.S. up approximately 15% from 2013, according to The Ponemon Institute 2014 Global Cost of a Data Breach study.<sup>1</sup>

**HOW TO PREVAIL EVEN IF THERE'S A BREACH**

Your company's online systems are hacked. Customers' credit/debit card information is compromised. And suddenly, you have a lot of explaining to do:

- How many customers were affected?
- How long was the breach?
- And what should you do next?
- How will you protect your customers?

Data breaches can happen to any business that collects, processes, manages, or stores sensitive personal information. High-tech businesses may be most at risk, but even a retail business keeps data that a thief can exploit.

In the aftermath, you could face significant financial exposures: Investigation costs. Notification costs. Regulatory fines and penalties. Credit monitoring costs. The list goes on.

**END-TO-END CYBER SECURITY SOLUTIONS FROM  
THE HARTFORD**

Fortunately, we offer cyber liability insurance solutions that can save you a lot of anxiety, time and money:

- Standalone cyber insurance policies from The Hartford that can be tailored to your data privacy and network security insurance needs
- Data breach risk management services from some of North America's leading data risk management companies

**Prepare. Protect. Prevail.®**

continued



**Don't be the last to find out.** According to the 2015 Verizon Data Breach Investigations Report (DBIR), in 60 percent of cases, attackers are able to compromise an organization within minutes.<sup>2</sup>

### DATA BREACH COVERAGE THAT'S MILES AHEAD OF THIEVES

We can help protect your business from serious liabilities and risks to your data privacy and network security, including:

- Hackers
- Malicious software
- Rogue employees
- Hardware theft
- Employee error, and more

We can also help you protect your clients - a responsibility we know you take seriously. It's a matter of arming you with the right resources. To do that, we've partnered with some of North America's leading data risk management companies to provide pre- and post-breach services. (See the sidebar for a glimpse of all they offer.)

### DEPEND ON THE BEST RESOURCES IN THE WORST CASE SCENARIO

After a breach, complying with any notification requirements can be daunting and time-consuming. You need to act quickly to help preserve your business' reputation.

Leading data risk management companies are available to help with a response plan that includes all of the following, which are designed to help reduce your liability faster.

**Reality check.** A breach counseling professional will help you figure out if a breach has happened and how any exposures can impact your business.

**Help with paperwork.** Notification letters that comply with regulatory requirements take time.

**Damage control.** Crisis management and public relations assistance to help prevent a breach from damaging your business' reputation.

**Preventive measures.** Recommendations of remediation steps for future prevention. Credit monitoring, for instance.

**Get the facts online.** Access leading risk management websites that provide:

- **Theft prevention info.** Includes data protection tips, breach scenarios, articles and best practices.
- **Your legal rights and responsibilities.** Keeps you up-to-date on consumer, regulatory and third-party requirements.
- **Damage control tips.** Helps you establish procedures to minimize the impact of a data breach incident.



**Documentation support.** With data theft, documentation is critical. Services are available to help you document steps you took and any remediation services you provided in case you're sued and need to prove you took the right actions.

### TOP CARRIER YOU CAN RELY ON

- 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

**LEARN MORE.** Contact your agent from The Hartford or visit us online at [THEHARTFORD.COM/CYBER](http://THEHARTFORD.COM/CYBER).



Business Insurance  
Employee Benefits  
Auto  
Home

<sup>1</sup> [ponemon.org/blog/ponemon-institute-releases-2014-cost-of-data-breach-global-analysis](http://ponemon.org/blog/ponemon-institute-releases-2014-cost-of-data-breach-global-analysis)

<sup>2</sup> 2015 Verizon Data Breach Investigations Report

Any discussion of coverage herein is summary only. Coverage depends on the actual facts of each claim and the terms, conditions, and exclusions of the issued policy. Please refer to the issued policy to determine all terms, conditions and exclusions of coverage. Coverage is provided by the property and casualty companies of The Hartford Financial Services Group, Inc. and may not be available to all businesses in all states.

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