

## Hanover Cyber Advantage

# Data breach and cyber liability capabilities overview

No business is immune from cyber risk, and the threat of data breaches rises year after year. How easily will your business recover from a data breach involving thousands of customers' personal information? We understand the complexity of cyber risk and offer a cyber solution designed to help protect small and mid-size businesses from the threats posed by cyberattacks and data breaches, including losses to your businesses finances, reputation and operational capabilities.

## Cyber solutions to fit your needs

Financial loss from cyberattack and data breach incidents can stem from both first party and third party exposures. That's why we provide coverage for both, including:

- **Data breach coverage** for the direct costs your business may face when a data breach occurs such as notification, credit monitoring, cyber investigation, and public relations expenses
- **Cyber liability coverage** offers protection for lawsuits that are brought against your company by a third party as a result of a breach

## Data breach highlights

Our data breach coverage provides first party protection for the direct costs your business faces when a data breach occurs.

- Data breach expense coverage includes:
  - Notification, forensic analysis, and credit monitoring
  - Breach restoration for costs of labor to re-create or copy lost or stolen data
  - Cyber business interruption and extra expenses incurred due to a breach
- Additional expense coverage for:
  - Legal services, public relations and third party data breach
  - Data breach ransom and data breach reward



- Data breach investigation expenses resulting from a regulatory investigation
- Cyber theft for loss from transferring, paying or delivering funds due to fraudulent input of data in your system
- Data breach services including fraud alert, helpline, identity restoration and consulting services

## Cyber liability highlights

Our cyber liability coverage offers protection for defense and liability arising from lawsuits that are brought against you by a third party, including:

- **Privacy and security liability** for third party claims arising out of a privacy breach or security breach, including loss or theft of private personal data or failure of your system
- **Cyber media liability** addresses third party claims arising out of an electronic media breach such as infringement, trademark, plagiarism, invasion of privacy, defamation, libel, and slander resulting from cyber-content

## Coverage limits and deductibles

Our data breach coverage can easily be added to our business owner's policy (BOP) or our commercial package policy (CPP). Then, you can elect to include cyber liability coverage as part of a total cyber solution. We offer a variety of coverage limits to best fit your need, with limits available up to \$1 million.

### DATA BREACH

| COVERAGE/DEDUCTIBLE                                   | BOP AND CPP LIMITS START AT |
|---|-----------------------------|
| Data breach coverage aggregate limit of insurance     | \$10,000                    |
| Data breach expense coverages sublimit of insurance   | \$10,000                    |
| Additional expense coverages sublimit of insurance    | \$10,000                    |
| Data breach coverage deductible                       | \$1,000                     |
| Cyber business interruption waiting period deductible | 24-hours                    |

### CYBER LIABILITY

| COVERAGE/DEDUCTIBLE                       | BOP LIMITS START AT | CPP LIMITS START AT |
|---|---------------------|---------------------|
| Maximum aggregate limit of liability      | \$25,000            | \$50,000            |
| Privacy and security liability            | \$25,000            | \$50,000            |
| Privacy and security liability deductible | \$5,000             | \$5,000             |
| Cyber media liability                     | \$25,000            | \$50,000            |
| Cyber media liability deductible          | 24-hours            | 24-hours            |

## Valuable professional services

Dealing effectively with a data breach requires a specialist to help you manage incidents with effective breach consulting and response services. That's why The Hanover partners with leading service providers to give you the expert support you need to help prepare, manage crisis, and control the damage, including:

- Sample notification letters to make sure all necessary information is included
- Advice to help manage negative publicity and quickly deliver appropriate press releases to the media
- Access to an exclusive password-protected website where you can access valuable resources for data breach preparation and resolution

In addition, we also partner with leading service providers who offer services to your customers, clients, members, employees or patients whose data has been compromised, including:

- A toll-free helpline to answer questions about the breach
- Assistance in placing fraud alerts with the major credit bureaus
- Identity theft restoration case management

## Let's start a conversation.

The impact of a data breach incident can be extraordinarily costly for businesses without the right protection. Contact your local Hanover representative today to learn more.



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