

## Hanover Cyber Advantage Pro

# Coverage guide

Cyber is constantly changing as new technologies, legislations and threat actors emerge. Hanover Cyber Advantage Pro delivers smarter cyber protection by combining critical third party liability and first party expense coverage in a single, unified form with a dedicated cyber limit. With an array of coverage and limit options, a tailored cyber solution can be crafted to each business's needs.

## Coverage

KEY COVERAGE AND POLICY FEATURES	THE HANOVER	OTHER
<b>POLICY FEATURES</b>		
Claims-made and reported	✓	
Worldwide coverage territory (unless prohibited by law)	✓	
Mutual choice of counsel	✓	
Broad definition of named insured includes subsidiaries, employees including temporary workers, and independent contractors while performing work relating to the insured's business	✓	
Right and duty to defend covered claims and suits	✓	
<b>THIRD PARTY LIABILITY COVERAGE</b>		
<b>Privacy and security liability</b>		
Release of personally identifiable information (PII) or confidential business information, unauthorized systems use or transmission of malicious code	✓	
Failure to prevent unauthorized access to or unauthorized use of data which contains confidential business information	✓	
Failure to provide an authorized user access to your computer system	✓	
Failure to comply with any provision in your privacy policy to protect personal information that is subject to privacy law or breach notification law	✓	
Failure to provide notification of any actual or potential unauthorized access to, or use of, personal information as required by any applicable data breach law that applies to you	✓	
<b>Fines and penalties and regulatory defense liability</b>		
Civil investigation and associated costs for amounts imposed by local, state, federal or foreign government entities	✓	
<b>Media and content liability</b>		
Infringement of copyright, plagiarism, invasion of privacy, interference of publicity, eavesdropping, defamation, libel or false arrest	✓	
Invasion, intrusion or interference with the right of privacy or publicity, including false light, public disclosure of private information	✓	
<b>Optional third party liability endorsements</b>		
Privacy rights violation coverage—violation of any foreign, federal, state or local law, ordinance, rule or regulation regarding privacy of personal information	Optional	
Vicarious liability—other entity—extends liability to another scheduled entity when that entity is a co-defendant with you for liability arising out of a wrongful act	Optional	

KEY COVERAGE AND POLICY FEATURES	THE HANOVER	OTHER
<b>FIRST PARTY EXPENSE COVERAGE</b>		
<b>Response costs</b>		
<b>Security breach notification and remediation</b> —IT review, legal counsel, notification and identity service	✓	
<b>Systems restoration</b> —forensics, software replacement, removal of malicious code, and reconfiguration of the system	✓	
<b>Cyber extortion</b> —consulting fees and extortion demands	✓	
<b>Public relations</b> —PR firm response to actual or potential negative publicity	✓	
<b>Cyber breach or extortion reward</b> —reward leading to the conviction of the threat actor	✓	
<b>Hardware replacement expense</b> —hardware rendered useless after a malicious attack	✓	
<b>Payment card expense</b> —assessments and chargebacks stemming from noncompliance with PCIDDS	✓	
<b>Fraud loss</b>		
<b>Funds transfer loss</b> —transfer of money from/by a financial institution based on an instruction coming from you when you had no knowledge of the request	✓	
<b>Computer fraud</b> —transfer of money or property via fraudulent instructions entered directly into the insured's system; includes invoice manipulation	✓	
<b>Systems resource fraud</b> —increased utility costs related to the misappropriation of telephone or computing resources	✓	
<b>Social engineering</b> —transfer of money by an employee based on a third party's fraudulent misrepresentation of facts	✓	
<b>Loss of income</b>		
<b>Business income loss and extra expense</b> —outages related to malicious attacks on your systems for up to 180 days	✓	
<b>Contingent business income loss and extra expense</b> —outages related to malicious attacks on third party systems for up to 180 days	✓	
<b>Reputational harm</b> —reduction in business income for up to 30 days	✓	
<b>Supplemental coverage</b>		
<b>Court attendance costs</b> —costs incurred to assist in the investigation and defense of a claim	✓	
<b>Optional first party expense coverage endorsements</b>		
<b>System failure business income loss and extra expense</b> —outages related to non-malicious attacks on your systems for up to 180 days	Optional	
<b>Contingent system failure business income loss and extra expense</b> —outages related to non-malicious attacks on third party systems for up to 180 days	Optional	
<b>Data recreation coverage</b> —costs to recreate or recapture data	Optional	
<b>Systems deficiency remediation coverage</b> —costs to address security issues identified by forensic IT reports	Optional	
<b>Privacy rights violation coverage</b> —extends coverage to wrongful collection of information	Optional	
<b>Amend payment card expense</b> —extends coverage to card reissuance fees	Optional	

## Learn more

For more information about Hanover Cyber Advantage Pro, contact your Hanover representative.



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The Agency Place (TAP)—<https://tap.hanover.com>

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