

Cyber coverage guide

The Hanover's range of coverage options for businesses that utilize technology in their daily operations enables you to choose the level of coverage that best aligns with each customer's unique needs.

	DATA BREACH AND CYBER LIABILITY	HANOVER CYBER ADVANTAGE PRO		HANOVER CYBER ADVANTAGE PREMIER
		SMALL FIRM	STANDARD FIRM	
Coverage form	Endorsements to BOP and CPP policies	Standalone policy form	Standalone policy form	Standalone policy form
Online availability	Quote, bind and issue	Quote, bind and issue	Premium indication	
Aggregate limit	Up to \$100K	3 options: \$100K, \$250K or \$500K	Up to \$5 million	Up to \$5 million
Coverage availability	<i>Select coverage may be sub-limited as noted by an asterisk below</i>			
Privacy and security liability	✓	✓	✓	✓
Media and content liability	✓	✓	✓	✓
Fines, penalties and regulatory defense	✓	✓	✓	✓
Security breach notification and remediation	✓	✓	✓	✓
Data and systems restoration	Limited	✓	✓	✓
Cyber extortion	Limited	✓	✓	✓
Public relations	✓	✓	✓	✓
Cyber breach or extortion reward*	Limited	✓	✓	✓
Hardware replacement expense*		with \$500K option	✓	✓
Payment card expense		with \$250K & \$500K options	✓	✓
Funds transfer fraud		✓	✓	✓
Computer fraud	✓	✓	✓	✓
Systems resource fraud*		✓	✓	✓
Social engineering*		with \$250K & \$500K options	✓	✓
Business income (BI) and extra expense (EE)	✓	✓	✓	✓
Contingent BI and EE*		with \$500K option	✓	✓
Reputational harm expense*		with \$250K & \$500K options	✓	✓
Court attendance costs*		✓	✓	✓
Systems deficiency remediation costs*		with \$500K option	✓	✓
Pollution expense*				✓

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