

Hanover Cyber Advantage

Hanover Cyber Advantage Premier coverage guide

Hanover Cyber Advantage Premier is a non-admitted stand-alone cyber solution, offered through Hanover Specialty Insurance Brokers (HSIB), that provides robust protection against traditional and emerging cyber risks.

Key policy features and coverages

POLICY FEATURE OR COVERAGE	THE HANOVER	NOTES
POLICY FEATURE		
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	✓	
THIRD-PARTY LIABILITY COVERAGE		
Privacy and security liability provides coverage for liability related to mishandling customers' personal information, including actions of a rogue employee and violations of customer notification laws	✓	
Coverage for failure to prevent unauthorized access to or unauthorized use of data which contains confidential business information	✓	
Media and content liability provides coverage for plagiarism, infringement, dilution of title, slogan, trademark, trade name, trade dress, service mark, service name, or copyright	✓	
Privacy and personal injury includes invasion, intrusion or interference with the right of privacy or publicity, including false light, public disclosure of private information	✓	
Coverage for failure to provide authorized user access to the insured's computer system	✓	
Coverage for failure to comply with the insured's privacy policy	✓	
Coverage for failure to comply with a security breach notification law that applies to the insured	✓	
Coverage for fines and penalties and regulatory defense	✓	

POLICY FEATURE OR COVERAGE	THE HANOVER	NOTES
FIRST-PARTY COVERAGE		
RESPONSE COSTS		
Security breach notification and remediation	✓	
Data and systems restoration	✓	
Cyber extortion	✓	
Cyber breach or extortion reward	✓	
Hardware replacement expense	✓	
Payment card expense	✓	
Pollution expense	✓	
Public relations	✓	
FRAUD LOSS		
Social engineering fraud	✓	
Computer fraud	✓	
Funds transfer fraud	✓	
Systems resource fraud	✓	
LOSS OF INCOME		
Business income loss and extra expense	✓	
Contingent business income loss and extra expense	✓	
Reputational harm	✓	

Learn more

For more information about Hanover Cyber Advantage Premier, contact Hanover Specialty Insurance Brokers at CyberQuote@hanover.com.



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