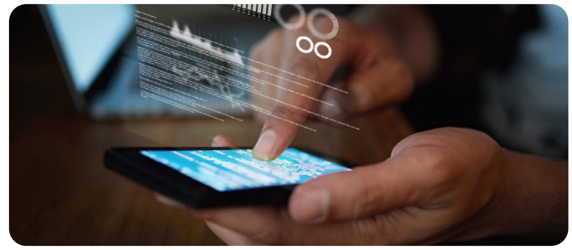

Cyber Suite

Claim Scenarios

Cyber Suite coverage is designed to help businesses respond to a range of cyber incidents, including breaches of personally identifying or personally sensitive information, threats of unauthorized intrusion into or interference with computer systems, damage to data and systems from a computer attack and cyber-related litigation.

Paid Loss after Deductible total may include multiple coverages.

Data Compromise Response Expenses

A contractor maintained his clients files in his office. One night thieves broke in and stole countless boxes of records which contained drivers license numbers, social security numbers and banking details. The state attorney general's office levied a $10,000 fine against the business which was covered by the Regulatory Fine and Penalties coverage component.
Paid Loss after Deductible: $10,000

Cyber Extortion

An employee clicked on a link in a phishing email and immediately regretted it. Ransomware was downloaded onto the computer, encrypted the data and spread across the company's network. Coverage paid the cost to retain a ransom negotiator. A digital forensics and incident response firm decrypted the insured's systems. No personally identifying information was compromised. The firm restored the system and ensured that it returned to full functionality.
Paid Loss after Deductible: $10,150

Data Compromise Liability

An thief stole approximately 20 files containing the Personal Identifying Information of customers from a dealership. The insured provided breach notifications and credit monitoring services to affected individuals. Two customers subsequently made legal demands as a result of this breach.
Paid Loss after Deductible: $20,013

Network Security Liability

A business experienced a cyber attack that involved compromise of its servers. After hacking into the system, criminals used the contacts from the business system to launch a ransomware attack against every email address in the insured system's contacts. Several of the contacts filed lawsuits claiming that they failed to properly secure the insured's system. Coverage was provided for the costs of hiring lawyers and to settle cases.
Paid Loss after Deductible: $14,000

Electronic Media Liability

A business posted a picture of a local celebrity on their website. The insured noticed increased business attributed to this change. However, a letter was received from the celebrity's lawyer demanding that the picture be taken down. The lawyer argued that their client's reputation may have been harmed by the association to this insured's product. The business owner hired an attorney to respond to the demand letter.
Paid Loss after Deductible: $7,000

Identity Recovery

A business owner reported being sued due to unauthorized accounts that had been opened in his name. An unauthorized person used the insured's personal information to rent several items and open lines of credit. An identity recovery case manager consulted with the insured and placed fraud alerts. An attorney was hired to help resolve the issues.
Paid Loss after Deductible: $5,652

Misdirected Payment Fraud

The insured was wiring money based on an email with wiring instructions for a real estate payoff. The insured was notified that the seller did not receive the funds a few days later and discovered the funds were sent to a fraudulent party. There was no breach of their computer and provided all necessary documentation that the funds were incorrectly sent to a fraudster. HSB's endorsement assisted in the insured's loss less their deductible.
Paid Loss after Deductible: $9,500

Computer Fraud

A hacker found his way into a company's computer system and changed the banking instructions on several employees payroll deduction accounts, mapping the payroll deductions to his bank account. Within a few weeks, several employees complained they did not get their pay. The company investigated and realized they had been hacked. The

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