



Cyber Security

If your customers' personal information is lost or compromised, how you respond can make the difference in preserving your clients' trust.

With SECURA, you get peace of mind knowing we'll provide expert help to contact and support the affected individuals.

Coverage Highlights, Terms, and Conditions

Data Compromise Response Expenses

- Forensic IT Review: Cost for a professional information technologist to review the nature and extent of the personal data compromise
- Legal Review: Cost for legal counsel to review and develop a response for the personal data compromise
- Notification to Affected Individuals: Necessary and reasonable costs to provide notification of the personal data compromise to affected individuals
- Services to Affected Individuals: Cost to provide informational materials and a toll-free telephone helpline to affected individuals. Credit report and monitoring and identity restoration case management services provided for breaches involving personally identifying information
- Public Relations: Cost of a professional public relations firm review of the potential impact of the personal data compromise on business relationships. This includes necessary and reasonable costs to implement public relations recommendations
- Regulatory Fines and Penalties: Any Fines or penalties related to a data compromise, to the extent such fine, or penalty, is legally insurable under the law
- PCI Fines and Penalties: Any Payment Card Industry assessment, fine, or penalty imposed under a contract
- Reputational Harm: Provides coverage for loss of Business Income during the "Period of Indemnification" arising directly from damage to your reputation caused by a "Personal Data Compromise"
- Reward Payments: Covers an amount of money paid by you to individuals for information leading to the arrest and conviction of any perpetrator(s) of a cyber event

Computer Attack

- Data Restoration: Cost of an outside professional firm hired to replace lost or corrupted electronic data
- Data Re-creation: Cost of an outside professional firm to research, recreate, and replace data that has been lost or corrupted
- System Restoration: Cost of an outside professional firm to restore computer system to pre-computer attack functionality
- Loss of Business: Loss of Business Income and Extra Expense incurred during the period of restoration
- Extended Income Recovery: Coverage for the component of the business income that had still not recovered to historical levels after the period of recovery has completed
- Public Relations: Cost of the services of a professional public relations firm to assist in response communication
- Future Loss Avoidance: Includes hardware and software upgrades to a "Computer System" after a covered "Computer Attack"
- Reward Payments: Covers an amount of money paid by you to individuals for information leading to the arrest and conviction of any perpetrator(s) of a cyber event

Cyber Extortion

- Cost of responding to a cyber extortion threat which includes the cost of a negotiator or investigator retained by the insured and any amount paid by the insured in response to a credible cyber extortion threat to the party that made the threat for the purposes of eliminating the threat.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.



Cyber Security

Misdirected Payment Fraud

Reimbursement for the direct financial loss when the insured is the victim of a wrongful transfer event, which is an intentional and criminal deception of the insured or a financial institution with which the insured has an account. The deception must be perpetrated by a person who is not an employee, using email, facsimile or telephone communications to induce the insured or financial institution to send or divert money, payment, or tangible property. The coverage provides reimbursement for the amount fraudulently obtained from the insured.

Computer Fraud

Reimbursement for the direct financial loss when an insured is the victim of a computer fraud event, which is when funds are fraudulently obtained from the insured as the result of unauthorized access to the insured's computer system. The unauthorized access must lead to the intentional, unauthorized and fraudulent entry of or change to data or instructions within the computer system causing money to be sent or diverted. The fraudulent entry or change must be conducted by a person who is not an employee, executive or independent contractor.

Telecommunications Fraud

Reimbursement for the direct financial loss when the insured is the victim of a telecommunications fraud event, which occurs when an unauthorized party gains access to the insured's telecommunications system and uses that access to establish fraudulent charges with the insured's Telephone Service Provider. The fraudulent entry or charge must be conducted by a person who is not an employee, executive or independent contractor.

Identity Recovery:

- Case Management: Services of an identity recovery case manager to respond to identity theft.
- Expense Reimbursement: Identity recovery expenses incurred as the direct result of the identity theft

Privacy Incident Liability

Covers defense costs (within the coverage limit) and associated settlement and judgment costs arising from an action brought by "affected individuals", or a government entity on behalf of such individuals, who allege certain injuries as a result of a covered data compromise, failure to comply with a Privacy Policy, wrongful collection of, or failure to delete personally identifying information.

Network Security Liability

Covers defense costs (within the coverage limit) and associated settlement and judgment costs arising from an action brought by third parties who allege certain injuries as a result of a failure in the insured's systems security.

Electronic Media Liability

Loss directly arising from an electronic media suit initiated by a third party who alleges that the display of information in electronic form by the insured on a website resulted in, the infringement of another's copyright, title, slogan, trademark, trade name, trade dress, service mark, or service name; defamation against a person or organization that is unintended; or a violation of a person's right of privacy, including false light and public disclosure of private facts.

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