Cyber Suite

In a world of evolving cyber risks, small businesses can trust Cyber Suite to provide comprehensive, cost-effective coverage and quick and effective cybercrime resolution.

HSB®
A Munich Re company

Help is here

Businesses — especially small businesses — that rely on digital information, computer systems, or an internet connection to conduct day-to-day operations are at risk of cyberattack. And while cybersecurity is complex, getting the right coverage and support doesn't have to be thanks to Cyber Suite.

Experts anticipate and manage cyber issues

HSB's in-house experts are available to assist insureds with 24/7 claims support, risk management tools, and industry insights to help with planning. Their expertise is built on HSB's more than 20 years of providing cyber coverage.

Comprehensive, customizable coverage

Cyber Suite provides multiple coverages that can be layered to create a safety net tailored to the specific risks and operational needs of each insured. And as risks change, HSB refines and expands coverage to ensure policyholders are well protected.

Flexible limit options to meet changing needs

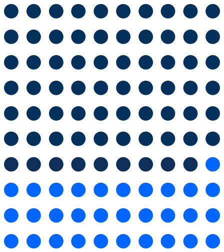
As a business grows, so do its risks. Cyber Suite offers coverage limits that range from $50,000 to $1 million to enable insurance to be scaled to fit the size and scope of each business.

Competitive pricing

Although small businesses have smaller budgets, they also need cyber protection just like their larger counterparts. With Cyber Suite, they get comprehensive coverage at a price they can afford.

It’s not a matter of if, but when

Cybercrime is everywhere. And while data breaches at large corporations are often featured in the news and social media, small businesses are even more vulnerable. They often don’t have the resources to anticipate or combat evolving cyber risks, or cover the many costs of cybercrime, including losses from business interruption.



69% of small businesses experienced a cyberattack in the last year[1]

And some **37%** of small businesses have experienced online fraud, **35%** have experienced a data breach and **8%** have experienced ransomware[2]

Small businesses worry

56% of small businesses are most concerned about business interruption and cyber incidents[1]

68% of small businesses say they are concerned about cybersecurity[1]

59% of small businesses report low knowledge of risks[1]

85% of small businesses believe data security is an increasingly important issue[1]

[1] Source: HSB Cybersecurity Study
[2] Source: Munich Re Cyber Risk Survey

Zeguro Cyber Safety gives businesses tools they need to help mitigate cyber risk

Cyber Suite also offers insureds access to Cyber Safety. This easy-to-use online risk management resource offers:

Active threat monitoring

Sends security alerts and remediation instructions if its automated, routine scans find vulnerabilities.

Partner marketplace

Gives policyholders access to trusted cybersecurity marketplace partners and their unique offers and exclusive discounts on tools, services, and solutions.

Website monitoring

Cyber Safety scans for vulnerabilities in web applications and creates a report that details any issues and provides recommendations to fix vulnerabilities.

Ransomware prevention as a service

Proactively prevents possible ransomware attacks by monitoring and removing breached credentials found on the dark web.

Cyber concierge

Insureds can consult a dedicated cybersecurity expert who will provide one-on-one guidance about cyber risks.

Cyber maturity

Self-guided assessment and detailed recommendations are available to help businesses continuously evaluate and improve their cyber health.

Security training

Provides customized training to help each employee improve their cybersecurity awareness.

Security policies management

Policyholders get access to customizable security policies and a dashboard to help them better manage and meet contractual and regulatory obligations.

Cyber Suite coverage

First Party Coverages*

To cover the expense of responding to cybercrime.

+ **Data compromise response**
  Pays for forensic IT, breach notification, credit monitoring and case management services, legal counsel, PR services, reputational harm, reward payments, regulatory fines and penalties, and PCI assessments, fines and penalties.

+ **Computer attack**
  Pays for data restoration, data recreation and system restoration costs due to a computer attack that damages data and/or software; includes business interruption, PR services, reward payments, and future loss avoidance coverage for improvements to a computer system after a computer attack.

+ **Cyber extortion**
  Covers the cost of a negotiator or investigator and payments to eliminate the ransomware or extortion threat.

+ **Misdirected payment fraud**
  Pays for direct financial loss in which the criminal convinced the insured or the insured's financial institution to send or divert money, payment, or tangible property using email, fax, or telephone.

+ **Computer fraud**
  Covers direct financial loss resulting from a cybercriminal who uses an unauthorized system to transfer money, securities, or other property from the insured's premises or bank to another person or place.

+ **Telecommunications fraud coverage**
  Covers payments owed to a telephone service provider, resulting from a fraudulent charge caused by an unauthorized access to the insured's telecommunications system.

+ **Identity recovery**
  Provides case management and reimburses expenses for out-of-pocket costs, legal expenses, lost wages, and child or elder care as a result of identity theft.

Third Party Coverages*

To cover legal costs if your clients get sued as a result of a cybercrime.

+ **Privacy Incident Liability**
  Pays costs (within limits) to defend against lawsuits by affected individuals or judgements brought by state or regulatory agencies.

+ **Network Security Liability**
  Covers insureds' settlement and defense costs for suits alleging an insured's computer security negligence.

+ **Electronic Media Liability**
  Covers the insured's settlement and defense costs for lawsuits alleging copyright or trademark infringement, defamation of a person or organization, or violation of a person's right to privacy.

* Within limits

The risk is real. Make sure your small business clients are protected.

To learn more about HSB Cyber Suite, visit go.hsb.com/cybersuite.

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2025-056 (New 01/25)