



Keep your business's name and reputation intact

These are challenging times that can leave your business vulnerable to cyberattacks. Being unprepared can be costly to your bottom line as well as your reputation. This type of exposure can be prevented.

We are dedicated to being a valuable risk management partner for you and providing the latest cybersecurity solutions and resources.

We insure over half a million small businesses like yours and are fully aware of the damage a data breach can do. That's why we offer cyber liability coverages and services. In addition, when your business is insured with Nationwide®, you'll have access to 2 valuable cyber risk management portals.

Data compromise protection

It covers employee and customer information in the event of hacking, physical theft of electronic data or hard copy files, procedural errors or fraud.

Data compromise protection includes:

- Legal reviews
- Forensic information technology services to help determine the nature and extent of an electronic breach
- Personal services for those affected, including a helpline, credit monitoring and case managers for victims of identity fraud
- Services provided by a professional public relations firm to review and respond to the potential impact of the data compromise
- Legal defense costs





Identity recovery

Identity recovery helps identity fraud victims restore their credit history and identity records to pretheft status. Coverage and services extend to owners, their employees and resident family members.

Identity recovery includes:

- An identity theft helpline staffed by counselors and specialized case managers
- Services to correct victims' records to pretheft status, such as writing letters to credit bureaus and other institutions, as well as preparing communications to send to government agencies
- Expense reimbursement for lost wages, various legal fees and more

Cyber protection

It gives your business protection against damage to electronic data and computer systems from a virus or other computer attack. It also protects your business's liability to third parties that may have suffered damage due to security weaknesses in your business's computer system.

Cyber protection helps pay for:

- Restoring and re-creating data
- Restoring a computer system to its preattack level
- Lost business and extra expenses
- Public relations services to communicate with outside parties concerning a computer attack and the insured's response

Cyber risk management portals

When your business is insured with Nationwide®, you have access to 2 valuable cyber risk management portals: eRiskHub® and Cyber Safety, powered by Zeguro™. With these tools, you'll get a better understanding of your data information exposures so you can be prepared for a cyberattack or data breach.

Resource highlights include:

- An incident roadmap
- Ransomware resources
- Valuable training, best practices and a news center

Services provided by Hartford Steam Boiler.

This summary is intended for reference only and does not include policy conditions, exclusions and limitations; refer to policies for details of coverages. If there is any conflict between the policy and this summary, the provisions of the policy are controlling.

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