

HSB Data Security Products for Commercial Lines.

Nationwide is partnering with Hartford Steam Boiler (HSB) to offer data security insurance products that address several key data security exposures: Identity Recovery Coverage, Data Compromise Coverage, and CyberOne Coverage.

IDENTITY RECOVERY.

Identity Recovery insurance combines identity theft insurance with services that help identity fraud victims restore their credit history and identity records to pre-theft status. Coverage and service are provided for key owners of a commercial entity. This means, that while Identity Recovery coverage is attached to a commercial lines policy, we are not insuring against the theft of the business identity itself, but rather the theft of identities of key individuals involved in the business.

DATA COMPROMISE.

Data Compromise coverage is designed to help businesses notify and assist their clients and others following a breach of personal identifying information. Response Expense coverage covers the cost of notifying clients, employees and others affected by the breach. Additionally, this coverage provides coverage for specialized services such as credit monitoring and identity restoration that help businesses retain their clients' and employees' trust and goodwill following a breach. Defense and Liability coverage responds to third party actions brought against the insured by individuals affected by the breach.

CYBERONE.

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

Coverage Comparison

Perhaps the easiest way to differentiate our Identity Recovery, Data Compromise, and CyberOne products is to recognize that each product insures unique data privacy exposures.

With **Identity Recovery**, we are insuring the identity of **key individuals**, and providing victims of identity theft with case management support to help restore the victim's identity to pre-theft status.

With **Data Compromise**, we are insuring a **commercial entity** when there is data breach, theft, or unauthorized disclosure of personal information. The policy also helps the insured to be compliant with breach notification laws and requirements, and offers services to affected individuals such as credit monitoring. And finally, it will pay defense and liability costs for actions brought by affected individuals as a result of a breach of personal information.

With **CyberOne**, we are insuring a **commercial entity** for events that damage or degrade their data and systems. Furthermore, it will pay defense and liability costs for an insured's systems security failure, including the breach of third party business information.



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[Nationwide.com](https://www.nationwide.com)

COMMERCIAL DATA SECURITY

| | Identity Recovery Coverage | Data Compromise Coverage | CyberOne Coverage |
|--|---|--|--|
| Beneficiary | Key owners of a commercial entity | Commercial entity | Commercial entity |
| First Party - Information Covered | Identity of an individual person | Private financial and other information relating to individual people (employees and customers) | Business operational software, operating systems and electronic data |
| First Party - Trigger | Theft of a key owner's identity. Must be an individual's identity and not that of the commercial entity. | Loss/theft/inadvertent release of personal information by way of: <ul style="list-style-type: none"> Electronic Theft (Hacking) Physical Theft of Electronic Data Physical Theft of Hard Copy Files Procedural Errors Fraud | Damage or destruction of business operational data and software by way of a computer attack: <ul style="list-style-type: none"> Hacking Virus or other Malicious Code Denial of Service Attack |
| Summary of First Party Coverage Response | <ul style="list-style-type: none"> Identity restoration case management (does not erode the limit) Expense reimbursement for criminal and civil legal fees, loan reapplications, credit reports, notary fees, long distance and mailing charges resulting from an identity theft, lost wages/ child & eldercare expenses, mental health expenses and certain miscellaneous expenses | Forensic IT and legal consultation expenses, expenses related to notifying affected individuals and providing credit monitoring and other services to affected individuals, public relations expenses | Costs of recovering from the computer attack, including the recovery of data, the repair of systems, loss of business and public relations |
| Third Party - Trigger | Identity Recovery coverage does not have a third party component. | Insured's receipt of a third party suit or claim arising out of the first party triggering event. | Insured's receipt of a third party suit or claim alleging that a failure of the insured's computer security allowed one of the following to occur ¹ : <ul style="list-style-type: none"> Breach of that third party's business information Transmission of malware to that third party Denial of service attack targeting that third party |
| Summary of Third Party Coverage Response | Identity Recovery coverage does not have a third party component. | Costs of defense (within coverage limits), costs of settlement or judgment ^{1,2} | Costs of defense (within coverage limits), costs of settlement or judgment ¹ |

¹ Not available in New York

² Some states provide a separate limit for defense

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Premium tables – please refer to eligibility documents for full underwriting criteria

Note: The premium for Identity Recovery Coverage is included in the Data Compromise premiums below. Insureds not purchasing Data Compromise, who wish to purchase Identity Recovery, may do so at a gross annual premium of \$12 per policy.

DATA COMPROMISE COVERAGE FOR BUSINESSOWNERS POLICIES

| Response Expense Coverage only (Section 1) Premiums – for use in New York | | | | | | | | | | | |
|---|---|---------------|------------------------|--------------|-------|--------|--------------|--------------|-----------|--------|------------------|
| Coverage | | | | Program | | | | | | | |
| DC Annual Aggregate Limit | DC Forensic IT / Legal Review Sublimit / Sublimit | DC Deductible | IDR Limit / Deductible | Habitational | Motel | Retail | Auto Service | Food Service | Wholesale | Office | Process Services |
| \$50,000 | \$5,000/\$5,000 | \$1,000 | \$25,000/\$0 | \$107 | \$82 | \$82 | \$82 | \$82 | \$50 | \$107 | \$82 |
| \$100,000 | \$10,000/\$10,000 | \$1,000 | \$25,000/\$0 | \$159 | \$119 | \$119 | \$119 | \$119 | \$79 | \$159 | \$119 |
| \$250,000 | \$25,000/\$25,000 | \$1,000 | \$25,000/\$0 | \$306 | \$220 | \$220 | \$220 | \$220 | \$112 | \$306 | \$220 |
| \$500,000 | \$50,000/\$50,000 | \$5,000 | \$25,000/\$0 | \$489 | \$489 | \$489 | \$489 | \$489 | \$489 | \$489 | \$489 |
| \$1,000,000 | \$100,000/\$100,000 | \$10,000 | \$25,000/\$0 | \$685 | \$685 | \$685 | \$685 | \$685 | \$685 | \$685 | \$685 |

| Response Expense and Defense & Liability Coverage (Sections 1 & 2) Premiums | | | | | | | | | | | |
|---|---|---------------|------------------------|--------------|-------|--------|--------------|--------------|-----------|--------|------------------|
| Coverage | | | | Program | | | | | | | |
| DC Annual Aggregate Limit | DC Forensic IT / Legal Review Sublimit / Sublimit | DC Deductible | IDR Limit / Deductible | Habitational | Motel | Retail | Auto Service | Food Service | Wholesale | Office | Process Services |
| \$50,000 | \$5,000/\$5,000 | \$1,000 | \$25,000/\$0 | \$145 | \$110 | \$110 | \$110 | \$110 | \$69 | \$145 | \$110 |
| \$100,000 | \$10,000/\$10,000 | \$1,000 | \$25,000/\$0 | \$218 | \$161 | \$161 | \$161 | \$161 | \$103 | \$218 | \$161 |
| \$250,000 | \$25,000/\$25,000 | \$1,000 | \$25,000/\$0 | \$424 | \$303 | \$303 | \$303 | \$303 | \$152 | \$424 | \$303 |
| \$500,000 | \$50,000/\$50,000 | \$5,000 | \$25,000/\$0 | \$680 | \$680 | \$680 | \$680 | \$680 | \$680 | \$680 | \$680 |
| \$1,000,000 | \$100,000/\$100,000 | \$10,000 | \$25,000/\$0 | \$955 | \$955 | \$955 | \$955 | \$955 | \$955 | \$955 | \$955 |

CYBERONE COVERAGE FOR BUSINESSOWNERS POLICIES

| Limited First Party Computer Attack Coverage Premium | | | |
|---|------------------------|--------------------------------|--------------------|
| Coverage | Annual Aggregate Limit | Deductible per Computer Attack | Per Policy Premium |
| Limited First Party Computer Attack Coverage (Data Restoration and Systems Restoration Coverages Only) | \$50,000 | \$5,000 | \$46 |

| Full First Party Computer Attack Coverage and Full Third Party Network Security Liability Coverage Premiums | | | |
|---|------------------------|--------------------------------|--------------------|
| Coverage | Annual Aggregate Limit | Deductible per Computer Attack | Per Policy Premium |
| Full First Party Computer Attack Coverage | \$100,000 | \$10,000 | \$135 |
| Full Third Party Network Security Liability Coverage | \$100,000* | \$10,000 | \$200 |
| Full First Party and Full Third Party Coverage | | | \$335 |

* In Arkansas, Montana, New Hampshire, South Dakota and Vermont, the \$100,000 Network Security Liability limit is replaced with a \$50,000 Network Security Liability Limit and a \$50,000 Network Security Defense Limit.

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BUSINESSOWNERS COVERAGE FORMS

| Form | Name | States |
|--------|---|---|
| PB4350 | Cyber One - Supplemental Extended Reporting | All except NY |
| PB4351 | Cyber One - Supplemental Extended Reporting | VA |
| PB4352 | Cyber One - Supplemental Extended Reporting | WY |
| PB5805 | Data Compromise | All except AR, MT, NH, NY, SD, VT |
| PB5806 | Data Compromise (Split Limits) | AR, MT, NH, SD, VT |
| PB5807 | Cyber One | All except AR, MT, NH, NY, SD, VT, and NC |
| PB5808 | Cyber One (Split Limits) | AR, MT, NH, SD, VT |
| PB5809 | Identity Recovery Coverage | All |
| PB5905 | Data Compromise | NY |
| PB5907 | Cyber One | NY |
| PB5908 | Cyber One | NC |
| PB9003 | Arkansas Amendatory Endorsement | AR |
| PB9006 | Connecticut Amendatory Endorsement | CT |
| PB9009 | Florida Amendatory Endorsement | FL |
| PB9012 | Illinois Amendatory Endorsement | IL |
| PB9018 | Maine Amendatory Endorsement | ME |
| PB9019 | Maryland Amendatory Endorsement | MD |
| PB9024 | Missouri Amendatory Endorsement | MO |
| PB9025 | Montana Amendatory Endorsement | MT |
| PB9028 | New Hampshire Amendatory Endorsement | NH |
| PB9031 | New York Amendatory Endorsement | NY |
| PB9037 | Pennsylvania Amendatory Endorsement | PA |
| PB9038 | Rhode Island Amendatory Endorsement | RI |
| PB9040 | South Dakota Amendatory Endorsement | SD |
| PB9042 | Texas Amendatory Endorsement | TX |
| PB9044 | Vermont Amendatory Endorsement | VT |
| PB9045 | Virginia Amendatory Endorsement | VA |
| PB9049 | Wyoming Amendatory Endorsement | WY |

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DATA COMPROMISE COVERAGE FOR GENERAL LIABILITY POLICIES

| Response Expense Coverage only (Section 1) Premiums - For Use in New York | | | | | | | |
|---|--|---------------|------------------------|--------------------------------|--------------------------------|-------------------------|------------------------|
| Coverage | | | | Program | | | |
| DC Annual Aggregate Limit | DC Forensic IT / Legal Review Sublimit | DC Deductible | IDR Limit / Deductible | Mercantile Service Contractors | Motel - Hotel Apartment Office | Industrial & Processing | Monoline Institutional |
| \$50,000 | \$5,000/\$5,000 | \$2,500 | \$25,000/\$0 | \$92 | \$85 | \$64 | \$92 |
| \$100,000 | \$10,000/\$10,000 | \$2,500 | \$25,000/\$0 | \$134 | \$180 | \$134 | \$180 |
| \$250,000 | \$25,000/\$25,000 | \$2,500 | \$25,000/\$0 | \$249 | \$349 | \$249 | \$349 |
| \$500,000 | \$50,000/\$50,000 | \$5,000 | \$25,000/\$0 | \$560 | \$560 | \$560 | \$560 |
| \$1,000,000 | \$100,000/\$100,000 | \$10,000 | \$25,000/\$0 | \$786 | \$786 | \$786 | \$786 |

| Response Expense and Defense & Liability Coverage (Sections 1 & 2) Premiums | | | | | | | |
|---|--|---------------|------------------------|--------------------------------|--------------------------------|-------------------------|------------------------|
| Coverage | | | | Program | | | |
| DC Annual Aggregate Limit | DC Forensic IT / Legal Review Sublimit | DC Deductible | IDR Limit / Deductible | Mercantile Service Contractors | Motel - Hotel Apartment Office | Industrial & Processing | Monoline Institutional |
| \$50,000 | \$5,000/\$5,000 | \$2,500 | \$25,000/\$0 | \$124 | \$113 | \$85 | \$124 |
| \$100,000 | \$10,000/\$10,000 | \$2,500 | \$25,000/\$0 | \$182 | \$247 | \$182 | \$247 |
| \$250,000 | \$25,000/\$25,000 | \$2,500 | \$25,000/\$0 | \$334 | \$484 | \$344 | \$484 |
| \$500,000 | \$50,000/\$50,000 | \$5,000 | \$25,000/\$0 | \$780 | \$780 | \$780 | \$780 |
| \$1,000,000 | \$100,000/\$100,000 | \$10,000 | \$25,000/\$0 | \$1,096 | \$1,096 | \$1,096 | \$1,096 |

CYBERONE COVERAGE FOR GENERAL LIABILITY POLICIES

| Limited First Party Computer Attack Coverage Premium | | | |
|---|------------------------|--------------------------------|--------------------|
| Coverage | Annual Aggregate Limit | Deductible per Computer Attack | Per Policy Premium |
| Limited First Party Computer Attack Coverage (Data Restoration and Systems Restoration Coverages Only) | \$50,000 | \$5,000 | \$53 |

| Full First Party Computer Attack Coverage and Full Third Party Network Security Liability Coverage Premiums | | | |
|---|------------------------|--|--------------------|
| Coverage | Annual Aggregate Limit | Deductible per Network Security Liability Suit | Per Policy Premium |
| Full First Party Computer Attack Coverage | \$100,000 | \$10,000 | \$155 |
| Full Third Party Network Security Liability Coverage | \$100,000* | \$10,000 | \$230 |
| Full First Party and Full Third Party Coverage | | | \$385 |

* In Arkansas, Montana, New Hampshire, South Dakota and Vermont, the \$100,000 Network Security Liability limit is replaced with a \$50,000 Network Security Liability Limit and a \$50,000 Network Security Defense Limit.

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GENERAL LIABILITY COVERAGE FORMS

| Form | Name | States |
|--------|---|---|
| CG8000 | Data Compromise Coverage | All except AR, IL, MD, MO, MT, ND, NH, NY, RI, SC, SD, TX, VA, VT |
| CG8001 | Data Compromise Coverage - Arkansas | AR |
| CG8002 | Data Compromise Coverage - Illinois | IL |
| CG8003 | Data Compromise Coverage - Maryland | MD |
| CG8004 | Data Compromise Coverage | MO, RI |
| CG8005 | Data Compromise Coverage - Montana | MT |
| CG8043 | Data Compromise Coverage - North Dakota | ND |
| CG8006 | Data Compromise Coverage | NH, SD, VT |
| CG8007 | Data Compromise Coverage - New York | NY |
| CG8049 | Data Compromise Coverage - South Carolina | SC |
| CG8008 | Data Compromise Coverage - Texas | TX |
| CG8009 | Data Compromise Coverage - Virginia | VA |
| CG8010 | Identity Recovery Coverage | All except MO, NY |
| CG8011 | Identity Recovery Coverage - Missouri | MO |
| CG8012 | Identity Recovery Coverage - New York | NY |
| CG8013 | Cyber One Coverage | All except AR, CT, FL, IL, MD, ME, MO, MT, NH, NC, NY, PA, RI, SD, TX, VA, VT, WY |
| CG8014 | Cyber One Coverage - Arkansas | AR |
| CG8015 | Cyber One Coverage - Connecticut | CT |
| CG8016 | Cyber One Coverage - Florida | FL |
| CG8017 | Cyber One Coverage - Illinois | IL |
| CG8018 | Cyber One Coverage - Maryland | MD |
| CG8019 | Cyber One Coverage - Maine | ME |
| CG8020 | Cyber One Coverage - | MO, RI |
| CG8021 | Cyber One Coverage - Montana | MT |
| CG8022 | Cyber One Coverage - New Hampshire | NH |
| CG8023 | Cyber One Coverage - New York | NY |
| CG8024 | Cyber One Coverage - North Carolina | NC |
| CG8025 | Cyber One Coverage - Pennsylvania | PA |
| CG8026 | Cyber One Coverage - South Dakota | SD |
| CG8027 | Cyber One Coverage - Texas | TX |
| CG8028 | Cyber One Coverage - Virginia | VA |
| CG8029 | Cyber One Coverage - Vermont | VT |

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COMMERCIAL DATA SECURITY

| Form | Name | States |
|--------|---|-----------------------------------|
| CG8030 | Cyber One Coverage - Wyoming | WY |
| CG8031 | Supplemental Extended Reporting Period Endorsement | All except CT, MD, ME, SD, VA, WY |
| CG8032 | Supplemental Extended Reporting Period Endorsement | CT, MD, ME, SD |
| CG8033 | Supplemental Extended Reporting Period Endorsement | VA |
| CG8034 | Supplemental Extended Reporting Period Endorsement - Virginia (Removed or Excluded Coverage) | VA |
| CG8035 | Supplemental Extended Reporting Period Endorsement - Wyoming | WY |
| CG8036 | Supplemental Extended Reporting Period Endorsement - Wyoming (Unlimited) | WY |



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