

# HSB Data Security Products for Commercial Lines.

Harleysville 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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This summary gives a general description. For all coverages, conditions and exclusions, refer to the policy.

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"> <li>■ Electronic Theft (Hacking)</li> <li>■ Physical Theft of Electronic Data</li> <li>■ Physical Theft of Hard Copy Files</li> <li>■ Procedural Errors</li> <li>■ Fraud</li> </ul>	Damage or destruction of business operational data and software by way of a computer attack: <ul style="list-style-type: none"> <li>■ Hacking</li> <li>■ Virus or other Malicious Code</li> <li>■ Denial of Service Attack</li> </ul>
Summary of First Party Coverage Response	<ul style="list-style-type: none"> <li>■ Identity restoration case management (does not erode the limit)</li> <li>■ 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 &amp; eldercare expenses, mental health expenses and certain miscellaneous expenses</li> </ul>	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 <sup>1</sup> : <ul style="list-style-type: none"> <li>■ Breach of that third party's business information</li> <li>■ Transmission of malware to that third party</li> <li>■ Denial of service attack targeting that third party</li> </ul>
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 <sup>1,2</sup>	Costs of defense (within coverage limits), costs of settlement or judgment <sup>2</sup>
Sub-limits	Lost Wages/Child Care/Elder Care Expenses — \$5,000 Mental Health Counseling <sup>3</sup> — \$1,000 Miscellaneous Unnamed Costs — \$1,000	Refer to Premium Tables	Refer to Premium Table

<sup>1</sup> Not available in New York

<sup>2</sup> Some states provide a separate limit for defense

<sup>3</sup> Not applicable in New York

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

Note: Identity Recovery Coverage is automatically added to all Harleysville BOPs and the premium is included in the Data Compromise premiums below. Insureds not purchasing Data Compromise, who wish to purchase Identity Recovery, may do so at an annual premium of \$12 per policy. A \$25,000 Expense Reimbursement Aggregate Limit applies to this coverage.

### DATA COMPROMISE COVERAGE FOR BUSINESSOWNERS POLICIES

Response Expense Coverage only (Section 1) Premiums – Available in all states											
Coverage						Program					
DC Annual Aggregate Limit	DC Sublimits				DC Deductible	Habitational	Retail	Auto Service	Wholesale	Office	Process Services
	Named Malware	Forensic IT Review	Legal Review	PR Services							
\$50,000 <sup>1</sup>	N/A	\$5,000	\$5,000	\$5,000	\$1,000	\$107	\$82	\$82	\$50	\$107	\$82
\$100,000	\$50,000	\$10,000	\$10,000	\$5,000	\$1,000	\$159	\$119	\$119	\$79	\$159	\$119
\$250,000	\$50,000	\$25,000	\$25,000	\$5,000	\$1,000	\$306	\$220	\$220	\$112	\$306	\$220
\$500,000	\$50,000	\$50,000	\$50,000	\$5,000	\$5,000	\$489	489	\$489	\$489	\$489	\$489
\$1,000,000	\$50,000	\$100,000	\$100,000	\$5,000	\$10,000	\$685	\$685	\$685	\$685	\$685	\$685

Response Expense and Defense & Liability Coverage (Sections 1 & 2) Premiums – N/A in New York									
Coverage				Program					
DC Annual Aggregate Limit <sup>2,4</sup>	DC Sublimits		DC Deductible	Habitational	Retail	Auto Service	Wholesale	Office	Process Services
	Section 1 (See Above)	Section 2 Named Malware							
\$50,000		N/A	\$1,000	\$145	\$110	\$110	\$69	\$145	\$110
\$100,000		\$50,000	\$1,000	\$218	\$161	\$161	\$103	\$218	\$161
\$250,000		\$50,000	\$1,000	\$424	\$303	\$303	\$152	\$424	\$303
\$500,000		\$50,000	\$5,000	\$680	\$680	\$680	\$680	\$680	\$680
\$1,000,000		\$50,000	\$10,000	\$955	\$955	\$955	\$955	\$955	\$955

### CYBERONE COVERAGE FOR BUSINESSOWNERS POLICIES

First Party Computer Attack Coverage Premium			
Coverage	Annual Aggregate Limit	Deductible per Computer Attack	Per Policy Premium
Limited First Party Computer Attack Coverage <sup>2</sup> (Data Restoration and Systems Restoration Coverages Only)	\$50,000	\$5,000	\$46
Full First Party Computer Attack Coverage Sublimits { Data Recreation Costs – \$5,000 Loss of Business – \$10,000 Public Relations Services – \$5,000	\$100,000	\$10,000	\$135

Third Party Network Security Liability Coverage Premiums			
Coverage	Annual Aggregate Limit	Deductible per Computer Attack	Per Policy Premium
Third Party Network Security Liability Coverage	\$100,000 <sup>3</sup>	\$10,000	\$200
Full First Party and Third Party Coverage			\$335

<sup>1</sup> Automatically added to all Harleysville BOP policies (\$100,000 aggregate and corresponding sublimits apply in ND), can be deselected.

<sup>2</sup> Comes standard with all Harleysville BOP policies, can be deselected.

<sup>3</sup> In Arkansas, New Hampshire, South Dakota and Vermont, the Liability limit is split equally between Liability and Defense.

<sup>4</sup> Limit applies separately to both sections 1 and 2.

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COMMERCIAL DATA SECURITY

Form	Title	States
<b>CyberOne</b>		
BOP-7161	CyberOne Coverage	All except AR, NC, NH, NY, SD, VT
BOP-7165	CyberOne Coverage	AR, NH, SD, VT
BOP-7166	South Carolina Changes - CyberOne Coverage	SC
BOP-7171	Connecticut Changes - CyberOne Coverage	CT
BOP-7172	Illinois Changes - CyberOne Coverage	IL
BOP-7173	Maryland Changes - CyberOne Coverage	MD
BOP-7174	Maine Changes - CyberOne Coverage	ME
BOP-7175	New Hampshire Changes - CyberOne Coverage	NH
BOP-7176	CyberOne Coverage - New York	NY
BOP-7177	CyberOne Coverage - North Carolina	NC
BOP-7178	Pennsylvania Changes - CyberOne Coverage	PA
BOP-7179	Rhode Island Changes - CyberOne Coverage	RI
BOP-7180	South Dakota Changes - CyberOne Coverage	SD
BOP-7181	Vermont Changes - CyberOne Coverage	VT
BOP-7182	Virginia Changes - CyberOne Coverage	VA
BOP-7183	Network Security Liability - Supplemental Extended Reporting Period	All except CT, ME, MD, NH, NY, SD, VA
BOP-7184	Network Security Liability - Supplemental Extended Reporting Period	CT, ME, MD, SD
BOP-7185	Network Security Liability - Maryland Supplemental Extended Reporting Period	MD
BOP-7186	Network Security Liability - Virginia Supplemental Extended Reporting Period - Removed or Excluded Coverage	VA
BOP-7187	Network Security Liability - Virginia Supplemental Extended Reporting Period	VA
BOP-7188	Arkansas Changes - CyberOne Coverage	AR
BOP-7191	Network Security Liability - Supplemental Extended Reporting Period	NH
BOP-7192	Network Security Liability - Supplemental Extended Reporting Period	NY
<b>Data Compromise/Identity Recovery</b>		
BOP-7149	Data Compromise Coverage	All except AR, NH, NY, SD, VT
BOP-7160	Identity Recovery Coverage	All except NY
BOP-7162	Identity Recovery Coverage - New York	NY
BOP-7163	Data Compromise Coverage - New York	NY
BOP-7164	Data Compromise Coverage	AR, NH, SD, VT
BOP-7167	Illinois Changes - Data Compromise Coverage	IL
BOP-7168	Rhode Island Changes - Data Compromise Coverage	RI
BOP-7169	Virginia Changes - Data Compromise Coverage	VA
BOP-7170	South Carolina Changes - Data Compromise Coverage	SC
BOP-7193	Maryland Changes - Data Compromise Coverage	MD



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