

Commercial Data Security

Hartford Steam Boiler (HSB) data security products for Commercial Lines.

Nationwide, together with HSB, offers data security insurance products that address several key data security exposures: Identity Recovery Coverage, Data Compromise Coverage and CyberOne Coverage.

IDENTITY RECOVERY

Identity Recovery Coverage combines identity theft coverage 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, we provide 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 Coverage**, 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 Coverage**, we are insuring a **commercial entity** when there is a 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 certain defense and liability costs for actions brought by affected individuals as a result of a breach of personal information.

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



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	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 York² 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 premium³ 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 premium³ of \$12 per policy.

DATA COMPROMISE COVERAGE FOR FARM 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 FARM 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 ⁴	\$10,000	\$230
Full First Party and Full Third Party Coverage			\$385

³ Rates are subject to change. Check with your Nationwide agent to ensure accuracy.

⁴ 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.

FOR AGENT USE ONLY. If there is any conflict between the policy and the information contained in this summary, the provisions of the policy are controlling. This summary gives a general description. For all coverages, limitations, conditions, exclusions and deductibles, refer to the policy.

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FARM 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	CyberOne Coverage	All except AR, CT, FL, IL, MD, ME, MO, MT, NH, NC, NY, PA, RI, SD, TX, VA, VT, WY
CG8014	CyberOne Coverage – Arkansas	AR
CG8015	CyberOne Coverage – Connecticut	CT
CG8016	CyberOne Coverage – Florida	FL
CG8017	CyberOne Coverage – Illinois	IL
CG8018	CyberOne Coverage – Maryland	MD
CG8019	CyberOne Coverage – Maine	ME
CG8020	CyberOne Coverage	MO, RI
CG8021	CyberOne Coverage – Montana	MT
CG8022	CyberOne Coverage – New Hampshire	NH
CG8023	CyberOne Coverage – New York	NY
CG8024	CyberOne Coverage – North Carolina	NC
CG8025	CyberOne Coverage – Pennsylvania	PA
CG8013 CG8089	CyberOne Coverage - South Carolina	SC

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Form	Name	States
CG8026	CyberOne Coverage – South Dakota	SD
CG8027	CyberOne Coverage – Texas	TX
CG8028	CyberOne Coverage – Virginia	VA
CG8029	CyberOne Coverage – Vermont	VT
CG8030	CyberOne 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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