

HSB Excess Cyber coverage

Cyber risks don't stop at a primary policy's limits. HSB Excess Cyber delivers standalone follow-form excess coverage that extends today's standard primary cyber policies. Built with a strategic approach to primary attachment, it offers the flexibility to drop down over sub-limited primary coverages — helping close critical protection gaps when it matters most. With a broad underwriting appetite and distribution approach aligned to HSB's primary offerings, HSB Excess Cyber provides a consistent, scalable solution for comprehensive cyber risk management. Capabilities include:

- A++ rated by AM Best
- Available on a surplus basis nationwide
- Follow-form excess coverage
- Suitable for businesses with revenue up to \$2bn
- Limits up to \$5m
- Attachment points up to \$25m
- Active threat monitoring services
- Experienced, dedicated cyber claims team

The top classes of business we are writing include:

Preferred

- Agriculture
- Construction
- Consultants
- Event planning
- Hospitality
- Janitorial services
- Nonprofit organizations
- Professional services
- Retail
- Transportation
- Travel agencies
- Wholesale
- Trade

Selective

- Assisted living
- Billing services
- Financial and banking institutions
- Manufacturing
- Medical offices
- Nursing homes
- Payroll processing
- Private schools
- Social assistance

Ineligible

- Adult entertainment
- Cannabis production and distribution
- Casinos
- Debt collection
- Public schools

Send submissions to cyber@hsb.com

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This product information is provided by the HSB Specialty Insurance Company, One State Street, Hartford, CT 06105.

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This is a summary of coverages. For all coverages, terms, conditions, and exclusions, refer to the actual insurance policy.
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