

# 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"> <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>1</sup>

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

<sup>2</sup> 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	DC Deductible	IDR Limit/Deductible	Habitational	Motel	Retail	Auto Service	Food Service	Whole sale	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	DC Deductible	IDR Limit/Deductible	Habitational	Motel	Retail	Auto Service	Food Service	Whole sale	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

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COMMERCIAL DATA SECURITY

Form	Edition	Name	States
PB4350	(11-14)	Cyber One - Supplemental Extended Reporting	All except NY
PB4351	(11-14)	Cyber One - Supplemental Extended Reporting	VA
PB4352	(11-14)	Cyber One - Supplemental Extended Reporting	WY
PB5805	(11-14)	Data Compromise	All except AR, MT, NH, NY, SD, VT
PB5806	(11-14)	Data Compromise (Split Limits)	AR, MT, NH, NY, SD, VT
PB5807	(11-14)	Cyber One	All except AR, MT, NH, NY, SD, VT, and NC
PB5808	(11-14)	Cyber One (Split Limits)	AR, MT, NH, SD, VT
PB5809	(11-14)	Identity Recovery Coverage	All
PB5905	(11-14)	Data Compromise	NY
PB5907	(11-14)	Cyber One	NY
PB5908	(11-14)	Cyber One	NC
PB9003	(11-14)	Arkansas Amendatory Endorsement	AR
PB9006	(11-14)	CONNECTICUT AMENDATORY ENDORSEMENT	CT
PB9009	(11-14)	FLORIDA AMENDATORY ENDORSEMENT	FL
PB9012	(11-14)	Illinois Amendatory Endorsement	IL
PB9018	(11-14)	MAINE AMENDATORY ENDORSEMENT	ME
PB9019	(11-14)	MARYLAND Amendatory Endorsement	MD
PB9024	(11-14)	MISSOURI Amendatory Endorsement	MO
PB9025	(11-14)	MONTANA Amendatory Endorsement	MT
PB9028	(10-14)	NEW HAMPSHIRE Amendatory Endorsement	MT
PB9031	(11-14)	NEW YORK AMENDATORY ENDORSEMENT	PN
PB9037	(11-14)	PENNSYLVANIA AMENDATORY ENDORSEMENT	NY
PB9038	(11-14)	RHODE ISLAND Amendatory Endorsement	RI
PB9040	(11-14)	South Dakota Amendatory Endorsement	SD
PB9042	(11-14)	Texas Amendatory Endorsement	TX
PB9044	(11-14)	VERMONT AMENDATORY ENDORSEMENT	VT
PB9045	(11-14)	Virginia Amendatory endorsement	VA
PB9049	(11-14)	Wyoming Amendatory Endorsement	WY



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