

## Add Comprehensive Cyber Defence Insurance to any HUB Commercial Policy



Cyber attacks in the form of computer viruses and computer hacks are on the rise. The cyber attacks that are reported through the news, such as those targeting Ashley Madison, Sony, Home Depot, Target and Staples are also happening to small and mid-sized organizations. A large number of privacy breaches are also occurring through human error or unauthorized access by employees.

Any organization that relies on a computer system to operate or stores sensitive information in a tangible form, is vulnerable to a privacy breach that could cause a third party lawsuit, business interruption, extortion demand or other costs the company will be responsible for. HUB's Cyber Defence coverage can help protect your business.

- Simple** Easy to complete application with limits available up to \$2 million or more.
- Comprehensive** HUB's Cyber Insurance protects you for both first party and third party losses, providing coverage for systems restoration costs, privacy breach expense, business interruption losses and third party liability losses.
- Affordable** Premiums start at \$185 for comprehensive coverage and limits of \$100,000

This comprehensive and affordable Cyber Defence insurance is available as an add-on to any HUB Client Policy.

### Comprehensive Coverage Features

#### Remediation Costs from a Network Security or Data Liability Event including:

- Credit monitoring costs
- Cyber extortion costs
- Data restoration costs
- Forensic costs
- Legal representation expenses
- Notification costs
- Public relations costs

#### Business Interruption Losses from:

- Unauthorized access to the insured network
- Damage to data and/or programs
- System outage, network interruption, or degradation of the network

#### Third party judgements, settlements, awards, and costs and damages arising from a Network Security or Data Liability Event including:

- Consumer redress funds
- Fines and penalties
- Punitive and exemplary damages
- Defence costs

**\$1,000 or \$2,500 deductible and**

**10 hour waiting period for Business Interruption Losses**

**No Retroactive Date & Worldwide Coverage**

**Higher Limits are available subject to underwriting**