

## **The Hartford Launches Admitted Cyber Liability Policy**

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*New offering packages pre-claim assistance, enhanced coverage post-incidence remediation to support businesses before, during and after a cyberattack.*

The Hartford today announced the launch of CyberChoice First Response<sup>SM</sup>, an admitted cyber liability product that helps businesses protect against cyberattacks in an effort to limit the damage to their bottom lines and reputations.

"With the average cost of a data breach exceeding \$3 million<sup>1</sup> and businesses continuing to adopt new technologies, business owners are increasingly concerned about where their protection will come from," said Tim Marlin, head of cyber underwriting at The Hartford. "With CyberChoice First Response, we have a comprehensive insurance solution to help insurance producers and their clients ensure they have appropriate coverage in the ever-changing and often confusing cyber threat landscape."

CyberChoice First Response offers several options for customization, and can include coverage and services to help businesses overcome the significant challenges resulting from a cyberattack, including data privacy and network security, media, ransomware, and business interruption. The policy also provides the ability to choose to prepare for and respond to cyber threats in a way that best fits the business' needs, including:

- Coverage for pre-claim expenses,
- Coverage related to a regulatory inquiry in addition to regulatory fines and defense, expenses incurred as a result of a regulatory proceeding,
- Recognition of internal expenses incurred in response to a breach,
- 24/7 cyber incident hotline staffed in the U.S. to assist in the event of a cyberattack, and
- Available system failure and administrative error protection.

To help business owners proactively take steps to prevent a cyberattack from occurring, CyberChoice First Response offers access to a panel of pre-approved service providers to guide them on securing their networks. [The Hartford Cyber Center](#), a digital cyber risk management portal, provides customers with tools, training materials, and best practices suggestions to further help mitigate the risk of a cyber incident.

Should a business experience a cyber incident, The Hartford's commitment does not end when the claim is resolved. To help businesses prevail, CyberChoice First Response includes post-incident remediation to help a business make improvements to its security position and ensure it is better prepared against cyber threats than before the incident occurred.

For more information about The Hartford's cyber liability solutions for businesses, visit [thehartford.com/cyber](https://thehartford.com/cyber).

### **About The Hartford**

The Hartford is a leader in property and casualty insurance, group benefits and mutual funds. With more than 200 years of expertise, The Hartford is widely recognized for its service excellence, sustainability practices, trust and integrity. More information on the company and its financial performance is available at <https://www.thehartford.com>. Follow us on Twitter at [www.twitter.com/TheHartford\\_PR](https://www.twitter.com/TheHartford_PR).

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford, and is headquartered in Hartford, Conn. For additional details, please read [The Hartford's legal notice](#).

<sup>1</sup> *Ponemon Institute 2017 Cost of Data Breach Study.*

Some of the statements in this release may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Investors should consider the important risks and uncertainties that may cause actual results to differ. These important risks and uncertainties include those discussed in our 2016 Annual Report on Form 10-K, subsequent Quarterly Reports on Forms 10-Q, and the other filings we make with the Securities and Exchange Commission. We assume no obligation to update this release, which speaks as of the date issued.

This document outlines in general terms the coverage that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for specific needs and to identify any terms and conditions that may affect coverage, including, without limitation, any exclusions or other limitations. In the event of a conflict, the terms and conditions of the issued policy prevail. Coverage described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage is individually underwritten and may not be available in all states or to all applicants. In Texas and California, the insurance is underwritten by Twin City Fire Insurance Company. This insurance is underwritten by Hartford Fire Insurance Company, Inc., and its property and casualty affiliates, Hartford, CT. The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies, Hartford Fire Insurance Company, Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Its headquarters is in Hartford, CT. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of April 2018.

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