

# Risk Management Tools

We go beyond coverage when a breach strikes.

For businesses today, it's all about resilience after experiencing a data breach. Hiscox has carefully selected partners to help our policyholders prevent, prepare and respond to cyber and data breach events.

## Coverage Solutions

Hiscox PRO Cyber and Data Risks coverage includes various modules to best address the exposures faced by our policyholders:

- First-party costs and third-party liabilities arising from data breach event
- Breach of contract, including merchant services and payment processing agreements that may result in PCI Fines, Penalties and Assessments
- Costs to investigate and respond to a data breach
- Cyber Business Interruption revenue replacement
- Coverage available for Cyber-Crime events
- Costs to repair or replace digital assets
- Partner firms standing by to coordinate and lead forensics efforts, breach response, legal ramifications, and cyber extortion demands.

## Loss Prevention Services



Compliance materials and procedure forms – powered by **BreachProtection™**



Email updates and online support – powered by **BreachProtection™**



Workforce training – powered by **BreachProtection™**



Risk management assistance with one-hour of legal services and consultation



Loss prevention and consultation – powered by **eRisk Hub®** and **NetDiligence®**

## Breach Response Team



Incident roadmap with suggested steps to take following a data breach event – powered by **eRisk Hub®** and **NetDiligence®**



One free hour of breach coach resource consultation to help manage your response (mobile app available) – powered by **eRisk Hub®** and **NetDiligence®**



A list of data breach service providers at predetermined rates – powered by **eRisk Hub®** and **NetDiligence®**



eRisk directory of external resources with expertise in pre- and post-breach disciplines – powered by **eRisk Hub®** and **NetDiligence®**



Dedicated crisis management team to contain and control cyber extortion events – powered by **Control Risks**

# HISCOX PRO CYBER RISK MANAGEMENT PARTNERS

**Control Risks**



**NetDiligence®** | **eRiskHub®**



## Breach Prevention Resources

ePlace solutions Breach Protection™ cyber risk management services, provides immediate access to a broad range of online and data security resources to help establish best practices, create a privacy and data security program, train employees as well as equip your company with the tools to be less susceptible to a breach. Breach Protection will also keep you abreast of current threats and data security issues via email, providing training resources for your employees, as well as hold periodic webinars designed to maintain compliance and breach protection best practices. As a Hiscox policyholder, these breach protection resources are complimentary.<sup>1</sup>

## Risk Management Assistance

Free initial confidential consultation and up to one-hour of legal services to assist in better understanding and minimizing risks that commonly lead to the types of claims covered under a Hiscox privacy policy. For any questions about minimizing business risks, our policyholder will be referred to a nationally recognized law firm with a practice specifically focused on their industry. You will be referred to a nationally recognized law firm with a practice specifically focused on your industry.<sup>2</sup>

## eRisk Hub® Breach Response Resources

eRisk Hub®, powered by NetDiligence®, provides tools and resources to help our policyholders understand the exposures, establish a response plan and minimize the effects of a data breach on an organization. Such tools and services include an incident roadmap with suggested steps to take following a breach, access to a breach coach to help manage a response (free initial consultation), and an eRisk directory of resources to quickly find external experts in pre and post breach disciplines.<sup>3</sup>

## Control Risks – Cyber Extortion Response

Since 1975, Control Risks has advised clients on the resolution of more than 2,600 cases of extortive crime in 129 countries. Their dedicated team of response consultants responds to an average of 155 cases of extortive crime per year, including threat extortions. Alongside their response division, Control Risks has a specialist cyber team for cyber extortions.<sup>4</sup>



<sup>1</sup> BreachProtection™ is solely responsible for all content and advice provided on breachprotection.com. The information provided through breachprotection.com does not constitute legal or other professional advice. Please consult your attorney or other professional advisor to discuss your specific situation and obtain the appropriate legal or other expert advice. <sup>2</sup> The law firm, or other resource utilized for this risk management assistance, is solely responsible for all content and advice provided. <sup>3</sup> Coverage for the costs of engaging the services of a law firm or breach response service provider are subject to the terms and conditions of your policy, which in some instances may require the prior approval by your insurance carrier. Please familiarize yourself with the terms and conditions of your policy. Information provided through the Hiscox eRisk Hub® portal does not constitute legal or other professional advice. Please consult your attorney or other professional advisor to discuss your specific situation and obtain the appropriate legal or other expert advice. <sup>4</sup> Coverage for the costs of engaging the services of Control Risks are subject to the terms and conditions of your policy, which in some instances may require the prior approval by your insurance carrier. Please familiarize yourself with the terms and conditions of your policy. 14092 05/15