



# Cyber Liability Coverage Business Owners Policy

## Product Offering

LineUnderwriters has partnered with Hartford Steam Boiler (HSB) to provide you with a comprehensive cyber insurance program to protect your small business. HSB has extensive experience and expertise in cyber risk and offers a bundle of coverages that provide multiple layers of protection against complex cyber risks.

No business can afford to lose important data and systems while still functioning at an optimal level. Regardless of the size, age, industry or number of customers a business has, investing in Velocity Cyber Coverage is smart business.

## Target Risks



- Lessor's Risk
- Offices
- Services
- Restaurants
- Retail
- Wholesale/Distributors

## Coverages

- Aggregate Limits: \$50,000
- Deductible: \$1,000
- Computer attack
  - Loss of Business - \$25,000
  - Public Relations \$5,000
- Cyber extortion - \$10,000
- Data compromise response expenses
  - Forensic IT Review - \$25,000
  - Legal Review - \$25,000
  - Public Relations - \$5,000
  - Regulatory Fines & Penalties \$25,000
  - PCI Fines & Penalties - \$25,000
- Data Compromise Liability
- Network security liability
- Identity recovery - \$25,000
  - Lost Wages & Child/Edger Care expenses - \$5,000
  - Mental Health Counseling - \$1,000

## Ineligible Occupancies

- Credit Reporting Agencies
- Title Agents
- Collection Agencies