



Privacy Breach Insurance

Provides coverage against liability and defense costs that result from a claim made due to a breach of privacy, including those tied to regulatory actions.





Privacy Breach Insurance

The potential liability associated with a privacy breach tied to malicious hacking or an inadvertent data leak can be significant. A regulatory investigation arising from a breach could be costly. Hiscox covers defense and investigation costs, as well as resultant penalties (where allowable).

We cover liability arising from your actions or those of a third party (i.e. vendor losing your backup tapes). The broad trigger of cover provides few limitations on the type of liabilities covered.

Who we cover

Examples of industry classes we cover

- Healthcare
 - Hospitals
 - HMOs
 - Physician groups
- Retail, including travel and leisure
 - Online and offline
- Professional services
 - Lawyers
 - Accountants
 - Consultants
- Technology services
 - Telecommunications
 - Data processing
- Utilities

What we cover

- Coverage for defense and investigation costs and liabilities associated with a privacy or security claim, including:
 - Electronic incidents like hacking
 - Non-electronic events, such as dumpster diving and lost laptops/PDAs
 - Contractual liability for data breaches, including ones offered under a service provider contract or a privacy statement
- Civil regulatory actions (including HIPAA, HITECH or GLBA), including those brought by the FTC or a State Attorney General. Includes coverage for defense costs and civil penalties and fines, as well as compensatory awards such as consumer redress

- Media cover for defamation and breach of intellectual property typically included
- Ties in with Hiscox's Security Costs coverage
- Optional coverage for first party losses
 - hacker damage to data
 - cyber business interruption
 - cyber extortion

Policy parameters

- Up to \$10,000,000 capacity
- Minimum premium \$2,500
- Minimum retention \$2,500

Why Hiscox?

- Duty to defend or duty to pay available
- No rate caps on counsel and choice of counsel
- Access to privacy and breach response information, and resource portal (our eRiskhub)
- Strong severability relating to notification, warranties and fraudulent acts for all employees except most senior management
- Experienced, specialized in-house claims handling. The underwriting and claims teams work closely together to ensure the intent is reflected in the management of claims.
- Lloyd's of London capacity, which carries an A.M. Best rating of A (Excellent)*

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About Hiscox in the US

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*A.M. Best rating as of July 13, 2009.