



42% of small and medium sized UK businesses have suffered a cyber-attack in last 12 months*. The increasing investment and dependency in technology means that cyber threats will continue to rise, and our own research data** worryingly suggests that many businesses do not view cyber as priority risk. Our market-leading cyber solution protects all businesses, for today, tomorrow and the future.

Core Appetite:

We will consider a wide range of sectors and assess each risk on an individual basis.

Key Covers:

Incident Response and Notifications Expenses

Costs to notify customers of a suspected or confirmed data breach. Legal costs, forensic investigation costs and incident advisory also covered.

No Excess for Breach Response Provision

24/7 access to our specialist partner, ReSecure to get businesses back up and running with no excess payment required.

Post Breach Remediation Costs

Up to 15% of the claim sum post breach for expenses to mitigate future cyber occurrences.

Senior Officers Personal Funds

Covers senior staff against a personal financial loss from a breach that occurs at work.

No Retroactive Date:

Full cover from when the cyber breach occurred, regardless of how long it has been undiscovered.

Covers Include:

First Party Cyber:

Cyber Loss or Damage

Costs incurred to restore the network or information stored on the network.

Business Interruption and Extra Expense

Loss of income arising from interruption of business operations.

Cyber Crime

Loss or alteration to money, security or goods resulting from unauthorised access to insured's network.

Impersonation Fraud

Cover for loss resulting from a fraudster posing as a supplier or colleague to request or amend fund transfers.

Cyber Extortion

Extortion money paid to a third party due to ransomware or release of information from unauthorised access, denial of access, or computer virus.

Telephone Hacking

Unauthorised calls and internet bandwidth.

PR Expense

The expenses for crisis communications costs to respond to adverse or unfavourable publicity in respect of a cyber loss.

Adulteration and Contamination of Stock

Damage to stock as a result of unauthorised access, computer virus or a denial of service attack.

* Cyber Security Breaches Survey 2018 Report. Small UK businesses with 1-49 staff.

** CNA Hardy Risk & Confidence Survey Nov'18



Third Party Cyber:

Cyber Media Liability

The legal liability to third parties for defamation, product disparagement, or infringement of intellectual property rights from the Insured digital presence.

Privacy Liability and Loss of Documents

The breach of data or wrongful public disclosure of private information, including when with a third party custodian (i.e. a cloud provider).

Breach of Confidentiality

The breach of corporate data or trade, including when with a third party custodian (i.e. a cloud provider).

Cyber Security Liability

The liability to third parties as a result of an unauthorised access, computer virus or denial of service attack to the Insureds' network.

Breach of Payment Security Liability

The legal liability to cover contractual breaches for the storage and processing of credit card information (PCI DSS Coverage).

Regulatory Actions and Fines

The legal liability to pay regulatory compensation awards, civil penalties or fines and any defence costs in connection with an investigation, defence or appeal (where insurable).

GDPR Actions and Fines

Legal liability to pay GDPR regulatory compensatory awards, civil penalties or fines, and defence costs for any criminal, civil hearings defence or appeal or investigation procedures (where insurable).

Why choose CNA Hardy

A responsive cyber solution that enables your clients to operate with confidence.

People - our specialist team of underwriters has over 100 years of combined cyber experience. They will work with you and your client to ensure that all specific risks are covered.

Proven track record - Our financial strength underpins our contract with our customers. We receive consistently high ratings from AM Best and Standard & Poor's proving our ability to deliver on our commitment.

Pre Breach Protection - free access to our specialist partner to detect malware and web application vulnerabilities.

24/7 emergency support - access to our specialist cyber response partner in the event of a cyber-attack.

Award-winning claim service - we have been awarded the 'Gracechurch Consulting Outstanding Quality Marque for Mid-Market Claims Service'.