

A trusted partner in the event of a claim

Insurance alone is not enough to deal with these new and evolving risks. So Hiscox will not just pay out when you suffer a loss but will also provide you with access to a team of experts who will actively work with you to minimise your loss and the possible damage to your business.

From the moment you notify us of a problem we will support you by offering expert help and guidance when and where you need it, for example if:

- **you think confidential client data has been stolen or gone missing.** We will work with you to find out what went wrong, stop any further data leaks and confirm whose data has been put at risk. We will also assess whether there is a need to make any notifications: to your clients or the Information Commissioner's Office for example. Where appropriate we will cover notification costs, including costs incurred from emailing or writing to any affected customers;
- **a hacker has disabled your computer systems preventing you from running your business.** We will meet the costs of repairing or replacing your systems to get you back up and running as well as paying out for the lost income you suffered;
- **content on your website has accidentally libelled a third party and they are suing you.** We will respond to any claims which arise from your online content and pay your associated legal costs and compensation.

If something goes wrong, prompt, confident communication is critical to help minimise the damage to your company's reputation. That is why we include crisis containment cover as standard, giving you access to a leading public relations firm who can provide expert support, from developing communication strategies to running a 24/7 crisis press office.

Why choose Hiscox?

As experts in providing cyber and data insurance for 14 years, we understand the changing risks that you face and have evolved our product to protect you, including:

- **a simple to understand policy providing comprehensive cover** – so you know what you are buying and can be confident you will be covered in the event of a loss;
- **access to a worldwide network of privacy lawyers and technical specialists** who will offer expert support and guidance in the event of a claim;
- **free access to Hiscox eRiskHub**, providing tools and resources to help you stay up to date with evolving risks, understand your exposure and establish a response plan.