

Cyber Coverage

for Small and Mid-Sized Businesses



21%

of small businesses hit by cyberattack

65%

of mid-sized businesses attacked

58%

reported losses under \$100,000

41%

reported losses of \$100,000 or more

2x

more likely if selling online vs. in-store

APPETITE

- Small to mid-sized enterprises across most business classes

BENEFITS & FEATURES

- Eight bundled coverages in one package
- Aggregate limits from \$25,000 to \$1,000,000
- Sub-limits may apply for certain coverages
- Dedicated cyber claim specialists to coordinate full recovery
- Covers forensic IT, legal, PR, breach notification, and business interruption
- No separate application required for most classes
- Limited classes (questionnaire required): financial institutions, hospitals, data processors, IT outsourcing, educational institutions, municipalities
- Excluded classes: adult business, gambling, credit card processing, credit reporting agencies, collection agents, data brokers

CLAIMS SUPPORT

HSB cyber claim specialists act as managers throughout the recovery process, coordinating IT forensics, legal counsel, breach notification services, systems restoration, and public relations. Their role is to reduce the impact of the incident and accelerate recovery for the policyholder

COVERAGE



- **Data Compromise Response** Forensic IT, breach notification, legal counsel, PR, regulatory fines.
- **Identity Recovery** Case management, lost wages, legal expenses for business owners
- **Computer Attack** Data restoration, system recovery, business interruption, PR
- **Cyber Extortion** Negotiator costs and ransom payments
- **Data Compromise Liability** Third-party legal actions and regulatory judgements
- **Network Security Liability** Defence costs for computer security negligence claims
- **Electronic Media Liability** Copyright, defamation, and privacy violation claims
- **Misdirected Payment Fraud** Financial loss from criminal deception via email, fax, or phone

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Questions? Please connect with us at info@klickinsurance.ca



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