

Cyber and data risks insurance cover information

Hiscox [cyber and data risks insurance](#) offers comprehensive protection for your computer systems and data, all available in a single insurance policy.

Costs your business may incur directly as a result of an incident

Breach costs

We offer practical support in the event of a data breach (electronic or otherwise) including forensic investigations, legal advice, notifying customers or regulators, and offering support such as credit monitoring to affected customers.

Cyber business interruption

We will provide compensation for loss of income, including where caused by damage to your reputation, if a hacker targets your systems and prevents your business from earning revenue.

Hacker damage

We will reimburse you for the costs of repair, restoration or replacement if a hacker causes damage to your websites, programs or electronic data.

Cyber extortion

We will protect you if a hacker tries to hold your business to ransom by covering the ransom you have paid, as well as the services of a leading risk consultancy firm to help manage the situation.

Crisis containment

We provide expert support to mitigate reputational damage. In the event of a data breach, prompt, confident communication is critical to help minimise the damage to a company's reputation. We include crisis containment cover with a leading public relations firm who can provide expert support, from developing communication strategies to running a 24/7 crisis press office.

Amounts you may be liable to pay to others

Privacy protection

We will pay to defend and settle claims made against you for failing to keep customers' personal data secure. We will also pay the costs associated with regulatory investigations and settle civil penalties levied by regulators where allowed.

Multimedia liability

The policy includes protection if you mistakenly infringe someone's copyright, for example by using a picture online without permission, or inadvertently libel a third-party in an email or other electronic communication.

Find the right level of cover for your business

You can choose from different levels of cover to ensure you get the right protection for your business. When working out the amount of cover you need, you should consider:

- the amount and type of confidential, personal or sensitive data you hold
- the size of your business
- your dependence on computer systems.