



NETWORK SECURITY AND THEFT OF DATA COVERAGE ENDORSEMENT

Today, accounting firms are increasingly reliant on technology to do business. Even the most traditional “brick and mortar” firms rely on information technology to conduct day-to-day operations. Technology has positively affected organizations in a number of ways, including decreased operational costs, increased speed to market and improved customer service.

This increased reliance on technology, however, comes with a downside. Hackers, malicious software, rogue employees and hardware loss or theft are all very real risks to your insured's business. The “Network Security and Theft of Data Coverage Endorsement” was built with these risks in mind.

Coverage	Benefits Available
Network Security Wrongful Act	Helps protect against claims alleging negligence in connection with the performance or failure to perform professional accounting services which result in: • Denial of service – the inability of an authorized third party to gain access to the insured's online marketplace, to conduct e-commerce, transmit e-mail or to affect file transfers • Inadvertent transmission of malicious code • Identity theft - unauthorized taking or misuse of nonpublic personal information from the insured's computer • Unauthorized access - unauthorized access to an entity's information utilized in e-commerce, e-mail, and file transfer
Crisis Management Expenses	• Provides expenses incurred for services provided by a public relations firm, crisis management firm or law firm to minimize potential harm to the Insured's reputation in the event of a Network Security Wrongful Act
Credit Monitoring and Notification Expenses	• Provides expenses necessary in connection with statutory or regulatory mandate requiring credit monitoring or notice to specified individuals in compliance with state or US federal data privacy laws
Cyber Investigation Expenses	• Provides expenses to the Insured to conduct an investigation of its computer system by a third party to determine the source or cause of Network Security Wrongful Act

Coverage is underwritten through the property and casualty insurance companies of Hartford Financial Services Group, Inc. Please refer to the policy to determine all terms, conditions, exclusions, and limitations of coverage. Coverage may not be available in all states.