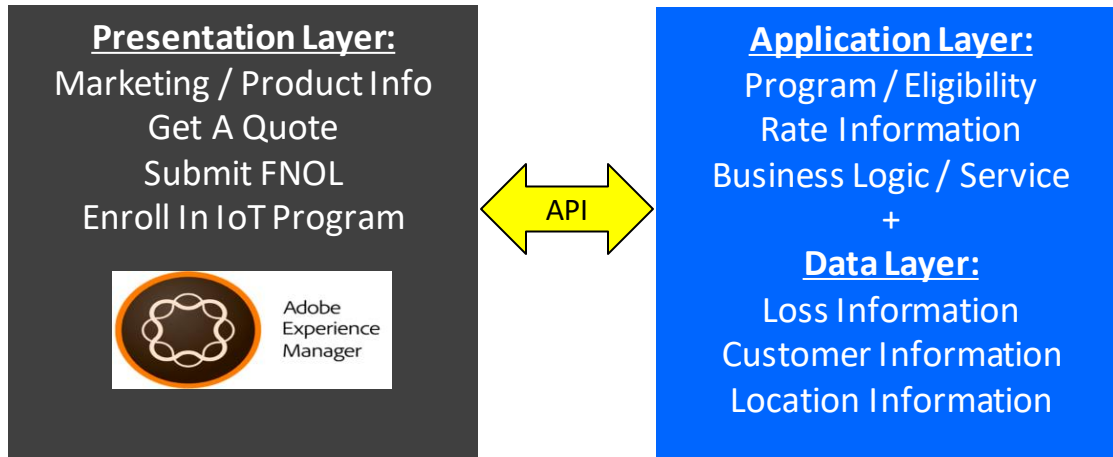


Tiered Architecture: Presentation / Application / Data

Illustrative Example

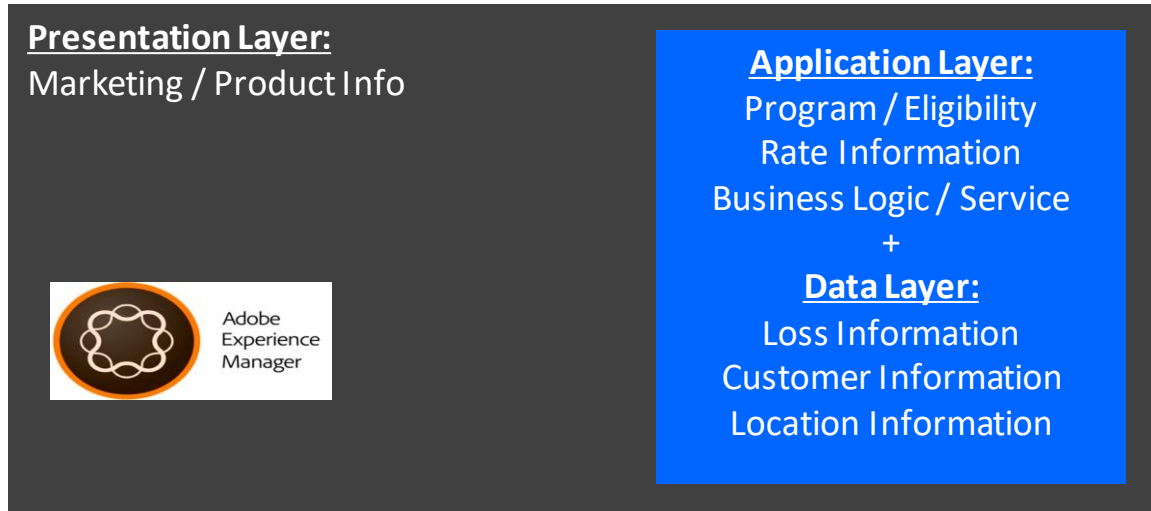
- API's connect the Presentation (visual) + Application (Business Logic) + Data Layers (Databases)
- The presentation layer can be dynamic based on what we know or learn about a customer
- Presentation layer is built in Adobe Experience Manager as Series of components
- Once Components are built, they can be easily reused.



Tiered Architecture: Presentation / Application / Data

Illustrative Example

- API's connect the Presentation (visual) + Application (Business Logic) + Data Layers (Databases)
- The presentation layer can be dynamic based on what we know or learn about a customer
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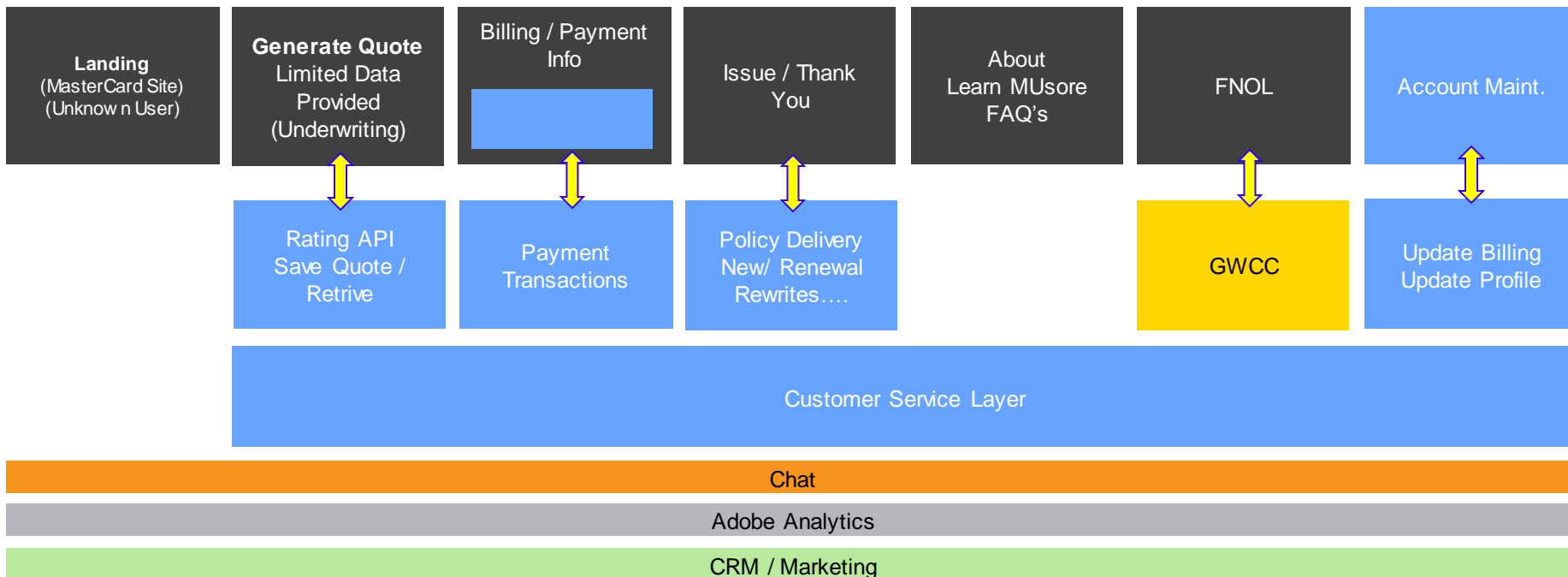
Workflow: Define Elements:

AEM

Majesco



▪ **NOT FINAL: Working Document Designs & content are in progress**



Majesco API

- Does not currently Support 3 Product (Good – Better – Best) Option
- Currently runs @ 15 seconds per quote – Would be x 3 if we wanted to get (good - better -best) Quotes
- Would require development work to support current business requirements (not in time for Jan – Possibly April)
- Stability - API was down when we last tried to access

Solution 1: Build out rating in AEM

Pro: Easy, Can return 3 quote options; Can support custom coverages

Con: Quote will not be in Majesco

Solution 2: Use API & apply math

Example API returns \$10/mo We then + 20% - 20% **Good = \$8 Better = \$10 Best = \$12**

Pro: Single Quote would be in Majesco

Con: Time for api call 45 seconds; Can not Support Custom coverages

Transactional Capabilities:

- **Support Purchase / Payment Capabilities**

- Processing of Credit cards
- Determining annual price based on UW questions.
- Determining monthly charge based off annual Price (other billing options? Annual Quarter? Discounts?)
- Maintaining payment schedule of when to charge card
- Payment retry when cards fail/updated
- Pro-rated Refund logic
- Interim policy changes and impact to rates
- Flat Renewals
- Increase renewals
- Ability to support rate changes (bill current customers at old rate & New customers at new rate)
- Cancelations - customer requested
- Cancelations HSB requested (automatic or manual?)
- Refunds minus claims paid
- Reinstatement for late payment

- **Service component:**

- CSC will need to be able to perform all types of policy admin features.
- Issue/Cancel / update / renew

- **Customer Account Maintenance:** (I am not sure if we want to head down this road?)

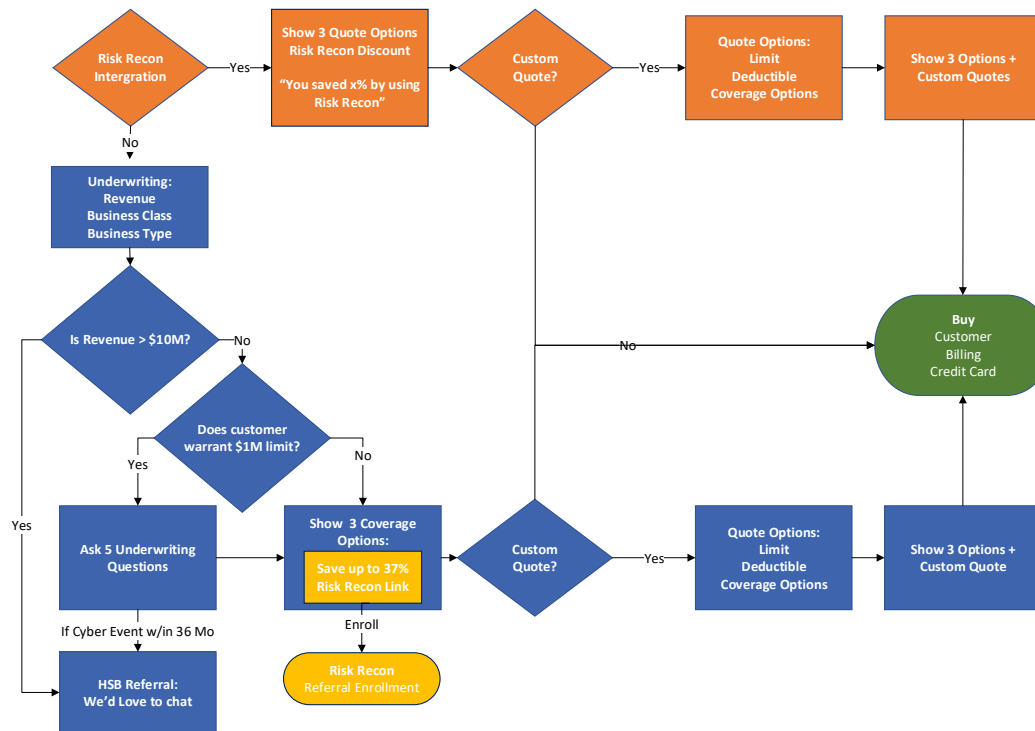
- Update billing info
- Request documentation
- Any policy level changes would require UW

- **Accounting**

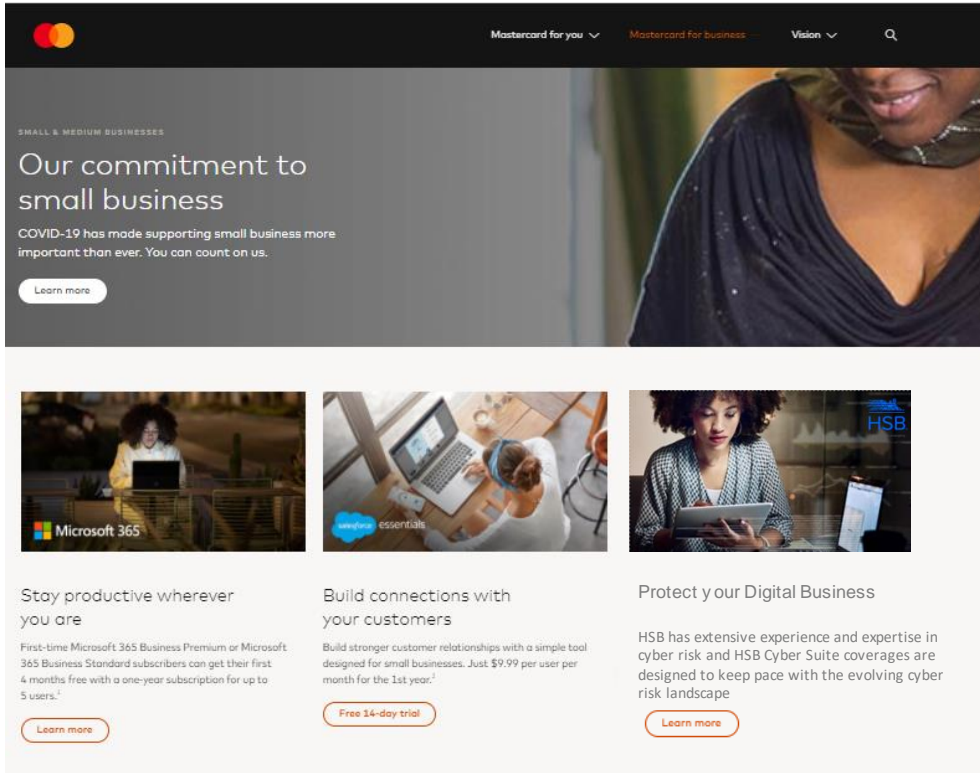
- Extracts
- Registration

Quote / Underwriting:

▪ **NOT FINAL: Working Document Designs & content are in progress**

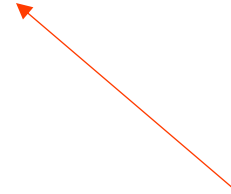


Mastercard SMB Site



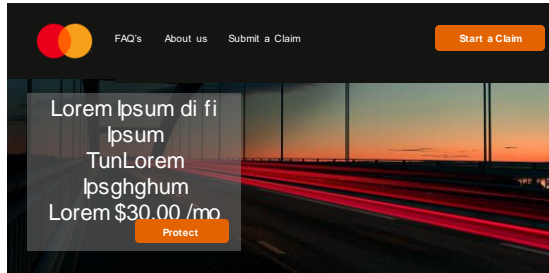
The screenshot shows the Mastercard SMB website. At the top, there is a navigation bar with the Mastercard logo on the left and three menu items: "Mastercard for you", "Mastercard for business", and "Vision". A search icon is on the right. The main content area features a large image of a woman's face. Below the image, the text reads: "SMALL & MEDIUM BUSINESSES", "Our commitment to small business", and "COVID-19 has made supporting small business more important than ever. You can count on us." A "Learn more" button is below this text. Below the main image are three smaller images, each with a title and a "Learn more" button. The first image shows a woman working on a laptop with the text "Microsoft 365" and the title "Stay productive wherever you are". The second image shows a woman working on a laptop with the text "essentials" and the title "Build connections with your customers". The third image shows a woman looking at a tablet with the HSB logo and the title "Protect your Digital Business".

- Reference URLs
- MasterCard SMB site
 - <https://www.mastercard.us/en-us.html>
- Existing Prototype (WE WILL NOT USE)
 - <https://hsbproducts.com/password>
 - Password mastercard



HSB Landing Page

- **NOT FINAL: Working Document Designs & content are in progress**



Mastercard is reinventing how businesses stay protected

Mastercard Risk Recon, our security assessment product identifies and reduces complexity and risk.....

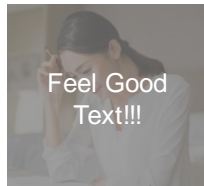
Protect

50% of small businesses have experienced a cyber attack¹

70% of attacks target small business²

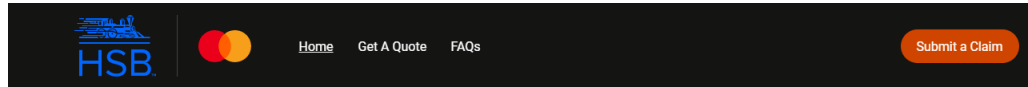
84% of small business do not feel confident in their ability to mitigate cyber risk and vulnerabilities³

80% of data breaches included customer personal identifiable information (PII)³



- Site needs to have a clean modern look much like the IoT Site
- Branding - Jed to reach out to Hillman to determine how close to HSB brand we need to be.
- If possible, the site should leverage IoT components ?????
 - [Header](#)
 - [Hero](#)
 - [FAQ](#)
 - [Image / Bullet list](#)
 - [Testimonials](#)
 - [Footer](#)
 - [FNOL](#) (Comcast)

Quote Questions:



Before we show your personalized quote, we will need some very basic information about your business and coverage preferences:

Business Name:

Email:

Annual Revenue:

Industry:

Business Class:

Next



Contact Us:

1. Email
2. Phone
3. Chat

Revenue Drop down Free form

- 1) <100K
- 2) 100-250K
- 3) 250-500K
- 4) 500K-1M
- 5) 1-2M
- 6) 2-5M
- 7) 5-10M
- 8) >10M

- If annual revenue > \$10M the knockout / sorry page
- If Limit is = or > \$1M → 5 Questions
- If Limit is < \$1m Show Quote

Drop Down Values

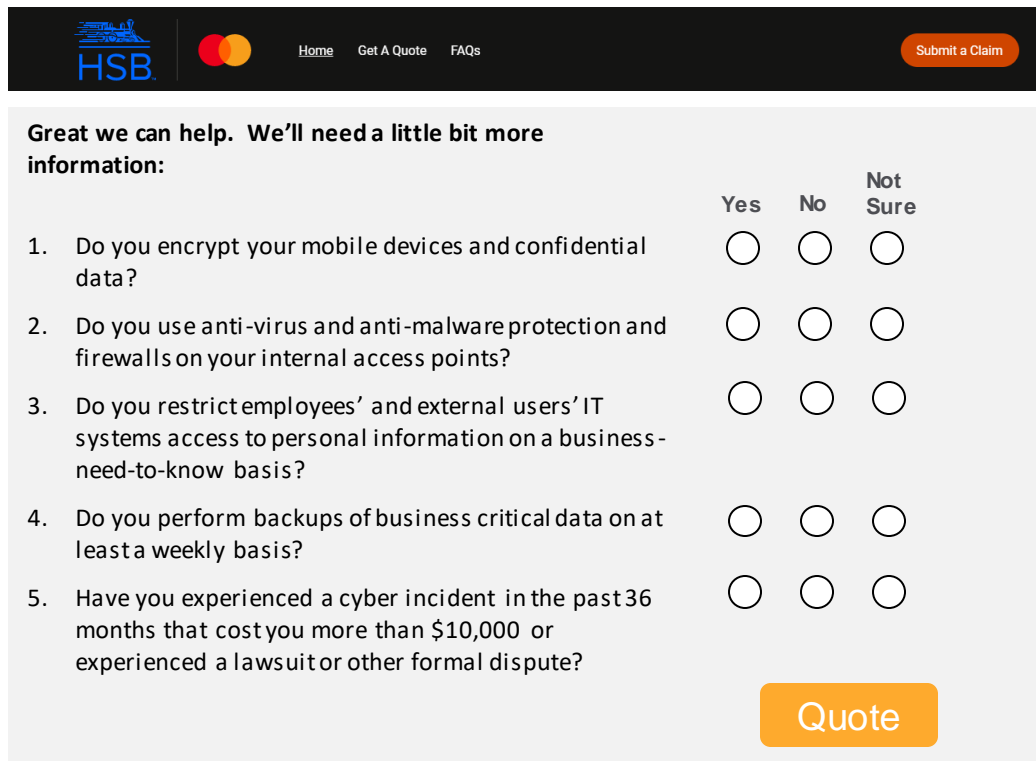
Industry	Class of Business
Agriculture	Agriculture, Forestry, Fishing and Hunting
Cannabis	Cannabis
Construction	Construction
Education	Day Care and Early Childhood Centers
Education	Up to \$10 million Net Operating Expenses - Education
Education	> \$10 Million Net Operating Expenses - Education
Finance & Insurance Services	Insurance Agencies and Brokerages
Finance & Insurance Services	Mortgage Brokerages
Finance & Insurance Services	Securities Brokerages
Finance & Insurance Services	Other Insurance Related Activities
Finance & Insurance Services	Banks & Credit Unions
Finance & Insurance Services	Insurance Carriers
Finance & Insurance Services	Other Financial Investment Activities
Healthcare	Assisted Living and Continued Care
Healthcare	Medical Offices
Healthcare	Other Healthcare Services
Healthcare	Hospitals
Hospitality	All Other Hotels
Hospitality	Restaurants
Hospitality	Casino Hotels
Manufacturing	Manufacturing
Media & Communications	Publishing - B2B
Media & Communications	Radio Broadcasting
Media & Communications	Television Broadcasting
Media & Communications	Publishing - B2C
Media & Communications	Wireless Telecommunications
Media & Communications	Other Telecommunications
Mining	Mining, Quarrying and Oil and Gas Extraction
Non-Profit Organizations	Non-Profit Organizations
Other Businesses	Other Businesses - B2B
Other Businesses	Other Businesses - B2C
Professional Services	Other Professional Services - B2B
Professional Services	Other Professional Services - B2C
Professional Services	Accounting Services
Professional Services	Employment Services
Professional Services	Legal Services
Professional Services	Collection Services
Public Administration	Up to \$10 million Net Operating Expenses - Public Administration
Public Administration	> \$10 Million Net Operating Expenses - Public Administration
Real Estate	Lessors of Real Estate
Real Estate	Associations (Condo, HOA, etc.)
Real Estate	Property Management
Real Estate	Real Estate Agents and Brokers
Recreation	Other Recreation
Recreation	Adult Businesses
Recreation	Gaming and Gambling
Religious Organizations	Religious Organizations
Rental & Leasing	Commercial Equipment Rental
Rental & Leasing	Consumer Automotive Rental
Rental & Leasing	Consumer Goods Rental
Retail/Wholesale Trade	Wholesalers
Retail/Wholesale Trade	All Other Retailers
Retail/Wholesale Trade	Car Dealerships
Retail/Wholesale Trade	Pharmacies
Technology	Other Technology Services - B2B
Technology	Other Technology Services - B2C
Technology	Data Hosting Services
Technology	Data Processing Services
Transportation	Freight Transportation
Transportation	Passenger Transportation
Transportation	General Warehousing & Storage
Utilities	Electric
Utilities	Natural Gas
Utilities	Water

■ <https://munichre.sharepoint.com/:x/r/sites/dcxteam/Shared%20Documents/Extranet/Prototype/Simplified%20Rater.xlsx?d=w1895210df8e04f949cc6bcb956a130bc&csf=1&web=1&e=sdSZt3>

How to determine what quotes are shown

Limit / Deductible Quote Options	Tier					
Revenue	1	2	3	4	5	6
1) <100K	\$50,000 / \$2,500 \$100,000 / \$2,500 \$250,000 / \$2,500	\$50,000 / \$2,500 \$100,000 / \$2,500 \$250,000 / \$2,500	\$50,000 / \$2,500 \$100,000 / \$2,500 \$250,000 / \$2,500	\$50,000 / \$2,500 \$100,000 / \$2,500 \$250,000 / \$2,500	\$50,000 / \$2,500 \$100,000 / \$2,500 \$250,000 / \$2,500	\$50,000 / \$2,500 \$100,000 / \$2,500 \$250,000 / \$2,500
2) 100-250K	\$50,000 / \$2,500 \$100,000 / \$2,500 \$250,000 / \$2,500	\$50,000 / \$2,500 \$100,000 / \$2,500 \$250,000 / \$2,500	\$100,000 / \$2,500 \$250,000 / \$2,500 \$500,000 / \$5,000	\$100,000 / \$2,500 \$250,000 / \$2,500 \$500,000 / \$5,000	\$100,000 / \$2,500 \$250,000 / \$2,500 \$500,000 / \$5,000	\$100,000 / \$2,500 \$250,000 / \$2,500 \$500,000 / \$5,000
3) 250-500K	\$50,000 / \$2,500 \$100,000 / \$2,500 \$250,000 / \$2,500	\$100,000 / \$2,500 \$250,000 / \$2,500 \$500,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000
4) 500K-1M	\$100,000 / \$2,500 \$250,000 / \$2,500 \$500,000 / \$5,000	\$100,000 / \$2,500 \$250,000 / \$2,500 \$500,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000
5) 1-2M	\$100,000 / \$2,500 \$250,000 / \$2,500 \$500,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000
6) 2-5M	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000
7) 5-10M	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000	\$250,000 / \$2,500 \$500,000 / \$5,000 \$1,000,000 / \$5,000
8) >10M	N/A - Refer to HSB	N/A - Refer to HSB	N/A - Refer to HSB	N/A - Refer to HSB	N/A - Refer to HSB	N/A - Refer to HSB

Underwriting Questions: Only ask for “Yellow & Red”



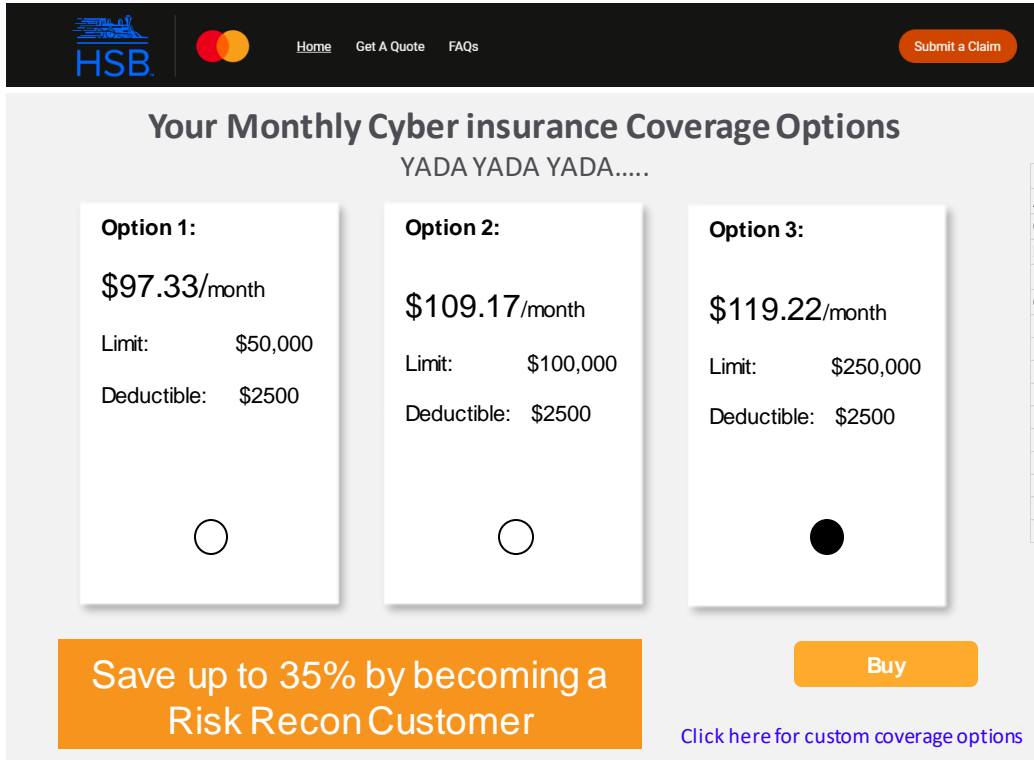
The screenshot shows the HSB website header with the logo, navigation links (Home, Get A Quote, FAQs), and a 'Submit a Claim' button. Below the header is a form titled 'Great we can help. We'll need a little bit more information:'. The form contains five questions, each with three radio button options: 'Yes', 'No', and 'Not Sure'. At the bottom right of the form is a 'Quote' button.

	Yes	No	Not Sure
1. Do you encrypt your mobile devices and confidential data?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Do you use anti-virus and anti-malware protection and firewalls on your internal access points?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Do you restrict employees' and external users' IT systems access to personal information on a business-need-to-know basis?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Do you perform backups of business critical data on at least a weekly basis?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Have you experienced a cyber incident in the past 36 months that cost you more than \$10,000 or experienced a lawsuit or other formal dispute?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

- # 5 is a Knock out if **yes** then go to sorry / contact us page

Quote: Basic

▪ **NOT FINAL: Working Document Designs & content are in progress**



Your Monthly Cyber insurance Coverage Options
YADA YADA YADA.....

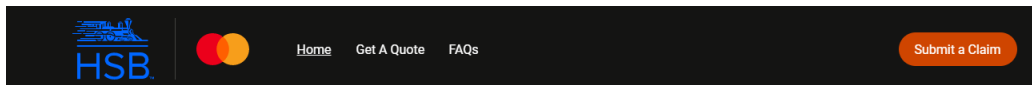
Option 1:	Option 2:	Option 3:
\$97.33/month	\$109.17/month	\$119.22/month
Limit: \$50,000	Limit: \$100,000	Limit: \$250,000
Deductible: \$2500	Deductible: \$2500	Deductible: \$2500

Save up to 35% by becoming a Risk Recon Customer

[Click here for custom coverage options](#)

	Good	Better	Best
Annual Aggregate Policy Limit	\$100,000	\$250,000	\$1,000,000
Customer Retention	\$2,500	\$2,500	\$5,000
Premium Per Month*	\$xx	\$xx	\$xx
Coverage			
<i>First Party Covers:</i>			
Data Compromise Response	x	x	x
Computer Attack	x	x	x
Loss of Business	x	x	x
Extortion	x	x	x
Financial Fraud*		x	x
Identity Recovery		x	x
Future Loss Avoidance			x
Reputational Harm			x
Extended Income Recovery			x

Underwriting Questions: Only ask for “Custom Coverage”



For custom quote options we need a bit more information:

Requested Limit:

Deductible:

Additional Coverages:

Future Loss Avoidance

Reputational Harm

Extended Income Recovery

Quote

Table #4 - Increased Limits Factor

Limit	Factor
\$25,000	0.22
\$50,000	0.32
\$100,000	0.38
\$250,000	0.52
\$500,000	0.72
\$1,000,000	1.00
>\$1,000,000	Refer to HSB



Table #5 - Deductibles

Deductible	Factor
\$1,000	1.18
\$2,500	1.13
\$5,000	1.08
\$10,000	1.00

Next (5 questions) if Limit is = or > \$1M
If > \$1m → Sorry / contact us

Chat with US

Underwriting Questions: Only ask for “Coverage Limit is INCREASED to \$1M” (in other words don’t ask again)

[Home](#) [Get A Quote](#) [FAQs](#) [Submit a Claim](#)

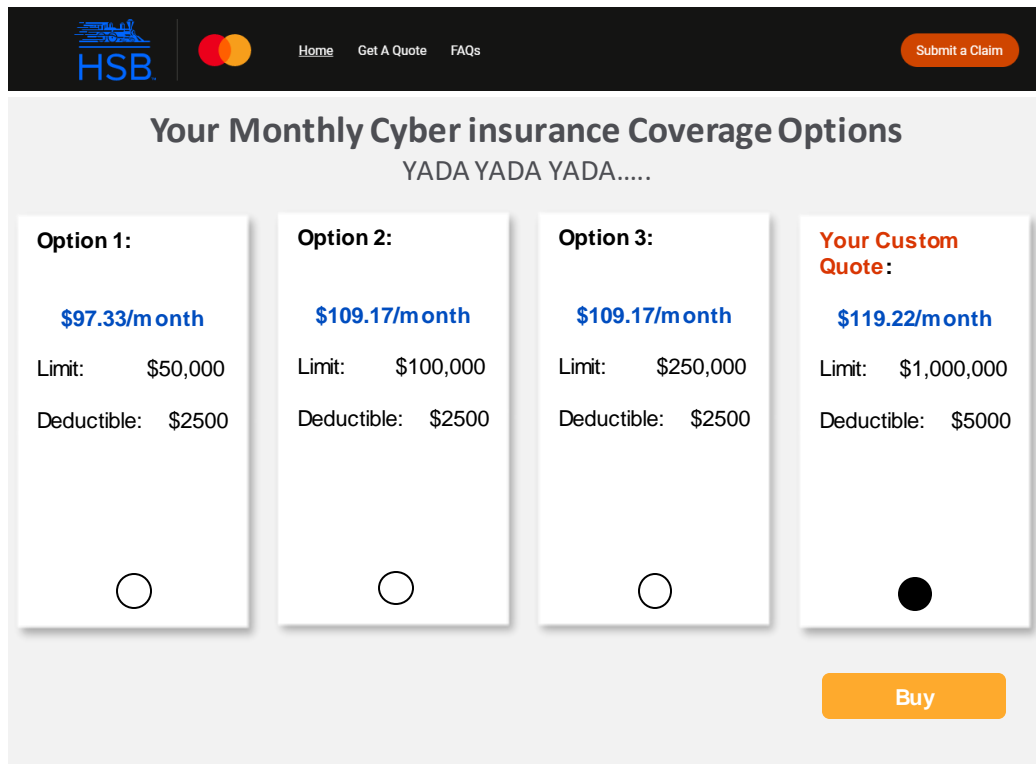
Last Step:

	Yes	No	Not Sure
1. Do you encrypt your mobile devices and confidential data?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Do you use anti-virus and anti-malware protection and firewalls on your internal access points?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Do you restrict employees’ and external users’ IT systems access to personal information on a business-need-to-know basis?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Do you perform backups of business critical data on at least a weekly basis?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Have you experienced a cyber incident in the past 36 months that cost you more than \$10,000 or experienced a lawsuit or other formal dispute?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[Quote](#)

Quote: Basic

- **NOT FINAL: Working Document Designs & content are in progress**

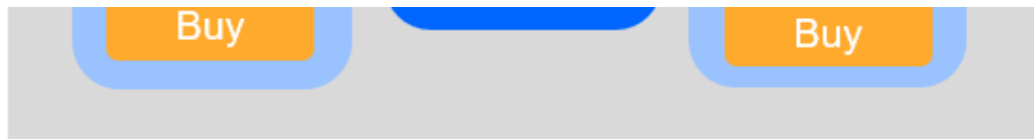


The screenshot shows a web interface for monthly cyber insurance coverage options. At the top, there is a navigation bar with the HSB logo, a Mastercard logo, and links for Home, Get A Quote, and FAQs. A 'Submit a Claim' button is also present. The main heading is 'Your Monthly Cyber insurance Coverage Options' with the text 'YADA YADA YADA.....' below it. There are four options displayed as cards:

Option 1:	Option 2:	Option 3:	Your Custom Quote:
\$97.33/month	\$109.17/month	\$109.17/month	\$119.22/month
Limit: \$50,000	Limit: \$100,000	Limit: \$250,000	Limit: \$1,000,000
Deductible: \$2500	Deductible: \$2500	Deductible: \$2500	Deductible: \$5000
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

A 'Buy' button is located at the bottom right of the options section.

Quote: Contact Us / Sorry



It looks like your specific needs require a little bit more attention:

1. Please feel free to contact us @ 888-555-1212 between the hours of 8:00 A.M. & 8:00 P.M.
2. Or - Enter your name and contact information and we will follow up with you:

Name

Phone:

Email:

3. You can also send us an email (customerSolutions@hsb.com) and one of our representatives will contact you.

- Show if revenue > \$10m
- Or Limit > \$1m

Buy Screen

1. Name address
2. Credit card info

Provide your home and billing information

My Property

First Name *	Middle Name	Last Name *
<input type="text"/>	<input type="text"/>	<input type="text"/>

Email Address *

Phone Number *

This is my mobile phone

Street Address *

City *	State *	Zip Code *
<input type="text" value="Avon"/>	<input type="text" value="Connecticut"/> ▼	<input type="text" value="06001"/>

- Property is same as billing address
- I prefer paper delivery – your documents will be mailed to you within 10 business days
- By checking this box, I have read and accept the [Terms and Conditions](#) *

Provide your payment details

Card Number *



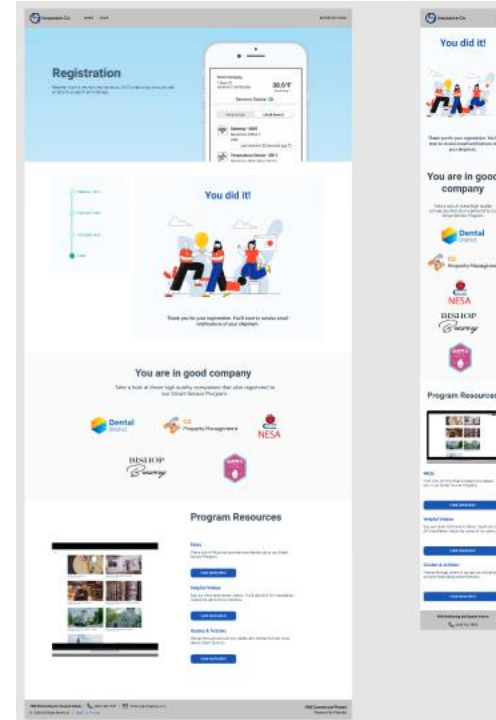
Expiration Date *

CVC * ⓘ

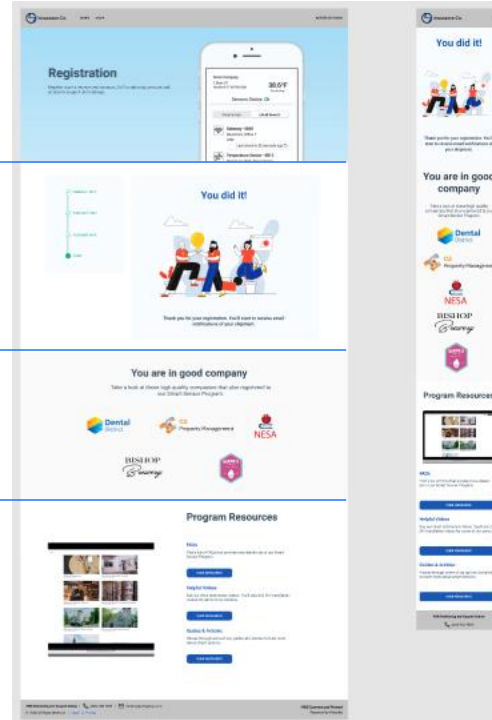
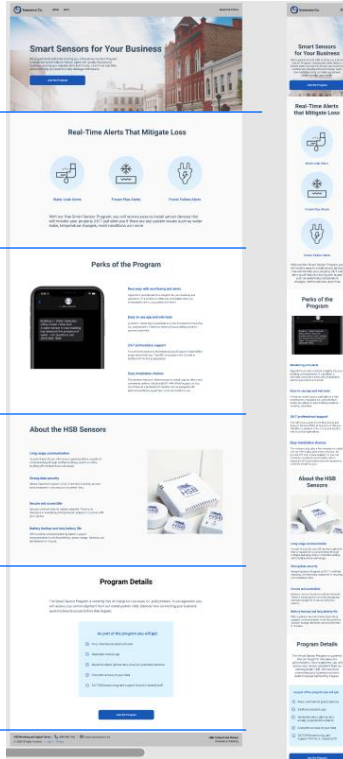
Powered by 

Thank you / Confirmation Page

1. Thanks for your purchase – you are now protected
2. Here's what happens next
3. Contact us if you have questions



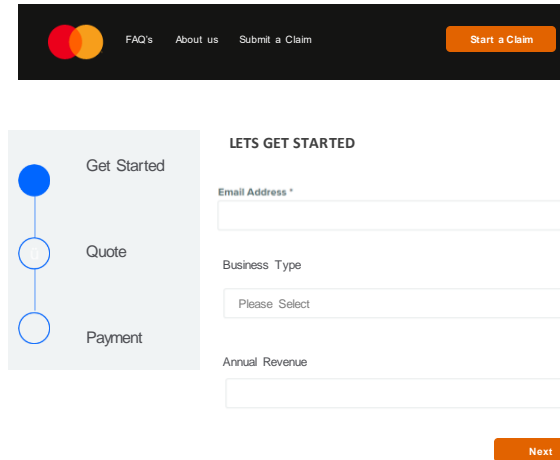
Various Component types



1. Graveyard

Quote / Underwriting Questions????/:

- **NOT FINAL: Working Document Designs & content are in progress**



FAQ's About us Submit a Claim Start a Claim

LET'S GET STARTED

Get Started
Quote
Payment

Email Address *

Business Type
Please Select

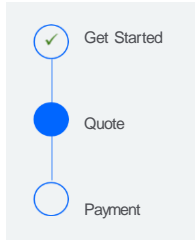
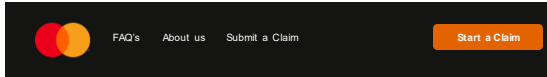
Annual Revenue

Next

- Need to limit what we ask for
- Required Fields
 - Name?
 - Email
 - Phone?
 - Business Name?
 - NAIC Type (Example: bakery)
 - Revenue (\$700,000)

Quote Page

▪ **NOT FINAL: Working Document Designs & content are in progress**



	Good	Better	Best
	Enhanced Basic Value	Enhanced Silver Value+	Enhanced Gold Value+
	Basic Cyber Minimum Cyber	Enhanced Cyber Minimum Cyber +	Premium Cyber Maximum Cyber
Annual Aggregate Limit	\$50,000	\$75,000	\$1,000,000
Deductible	\$2,500	\$7,500	\$2,500
Premium Per Month*	\$20.00	\$27.00	\$40.00
PHIL (H.R.)	x	x	x
Coverage			
<i>Coverage that pays YOU</i>			
Data Compromise/Response	x	x	x
Computer Attack	x	x	x
Loss of Business	x	x	x
Extortion	x	x	x
Financial Fraud	x	x	x
Identity Recovery	x	x	x
Future Loss Avoidance	x	x	x
Reputational Harm	x	x	x
Extended Income Recovery	x	x	x
<i>Coverage that pays OTHERS</i>			
Privacy Incident Liability	x	x	x
Network Security Liability	x	x	x
Electronic Media Liability	x	x	x

Buy Buy Buy

See here for Quote presentation.....

https://munichre.sharepoint.com/:x:/r/sites/dcxtteam/Shared%20Documents/Extranet/Prototype/Copy%20of%20MasterCard_Strawman%20Quote%20Options_2020%2008-04.xlsx?d=w2a2aa654e57c4adb86938d66856f1185&csf=1&web=1&_u=Q5pXgb


Middle column **Better** could call api

Good could be mathematically derived Better – 20%

Best could be mathematically derived Better + 20%

Point of Sale - Billing / Payment

▪ **NOT FINAL: Working Document Designs & content are in progress**

 [FAQ's](#) [About us](#) [Submit a Claim](#) [Start a Claim](#)

Get Started

Quote

Payment

Best
Premium
Best
Gold
Best
Premium Cyber
Maximum Cyber
\$1,000,000
\$2,500
\$69.70

Street Address *

36 Indian Pipe Trail

City * State * Zip Code *

Avon Connecticut 06001

Property is same as billing address

PAYMENT INFORMATION

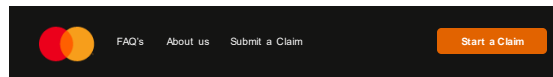
Card Card number MM / YY

Submit

▪ Reuse What we Know – prefill & Show or not??

Point of Sale - Thank You

▪ **NOT FINAL: Working Document Designs & content are in progress**



▪ Jed to provide text



We think you've made a wise choice in protection your business from cyber threats.

Here's what happens next.

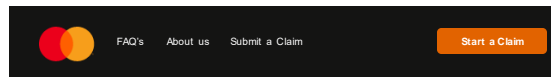
- Awesome thing # 1
- Awesome thing # 2
- Awesome thing # 3

Were here if you need us:

- Please call Customer Solutions at 866-237-3287, we will be happy to answer your questions.
- You can also email us xxxxxxxx@hsb.com

Do Not Qualify

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- Jed to provide text

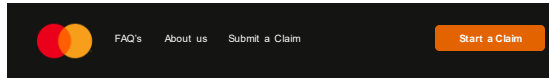
Looks like your quote needs special attention.

Were here to help:

- Please call Customer Solutions at 866-237-3287, we will be happy to answer your questions.
- You can also email us xxxxxxxx@hsb.com

Submit a Claim

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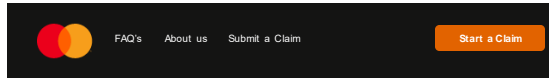
▪ Chris Orashan

By checking this box, you agree

- 1 That the information provided is true and accurate.
- 2 To provide additional information if needed to process and settle your claim.
- 3 That claims may not be processed until all required information is provided.
- 4 You authorize HSB Secure Services, Inc. to obtain any information needed to process your claim in accordance with our Privacy Policy.

Next

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Name

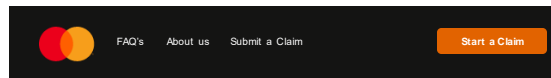
Next

- Chris Orashan
- See here for list of FNOL fields:
- https://munichre.sharepoint.com/:x/r/sites/dcxtam/Shared%20Documents/Extranet/Prototype/Mastercard_Claims%20FNOL%20Portal%20Data%20Fields.xlsx?d=w86f2a5c56e054275b75b60fc178e6c2f&csf=1&web=1&e=y515eI

CurrentDate
Name of person reporting the claim
Business Name
Business Mail Address L1
Business Mail Address L2
Business Mail City
Business Mail State
Business Mail Postal
Contact Name
Claim Contact Name Phone Number
Claim Contact Name Email Address
Claim Contact Name Preferred Method of Contact
Claim Contact Role
Policy Number
Effective Date
Expiration Date
Date of Discovery
Please tell us what happened
Ransom Demand?
Are you the victim of an identity theft?
File Upload

FNOL - Thank You

- **NOT FINAL: Working Document Designs & content are in progress**



- Chris to provide text

We have received your claim

- You should receive a confirmation email summarizing your request in the next few minutes.

What should I do next...

- Lorem Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nullam ac magna est. In hac habitasse platea dictumst. Donec vitae ornare elit.

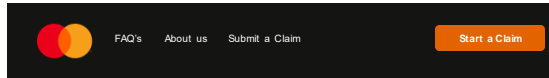
What can I expect going forward...

- Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nullam ac magna est.

We are here if you need us:

- Please call Customer Solutions at 866-237-3287, we will be happy to answer your questions.
- You can also email us xxxxxxxx@hsb.com





*Frequently Asked Questions

- 1. What is the xFi Protection Plan™?**

The xFi Protection Plan™ is a benefit that comes with your xFi Advantage service that provides you with industry exclusive equipment breakdown and accidental damage benefits for your eligible Wi-Fi Connected Equipment that is recognized by technology embedded within your Xfinity xFi Gateway. If it is not insurance, and claims for benefits can be made on-line from within your xFi app - desktop or mobile.
- 2. How much does this benefit cover?**

The benefit will pay up to \$2,500.00 per Breakdown event subject to a \$5,000.00 annual aggregate, after the application of the \$149.00 per Breakdown event deductible.
- 3. What kind of devices are covered?**

Personal computing, home entertainment, IoT devices, and connected appliances recognized by your xFi Gateway within the past 30 days and assigned to a xFi profile are eligible for coverage as Connected Equipment. For a more detailed description of what is eligible and what is not, and to learn more about full benefit details, please [click here](#) for a full description of the xFi Protection Plan™.
- 4. What kind of devices are not covered?**

Devices not listed as Connected Equipment in the Plan, as well as those specifically excluded are not eligible, including but not limited to things such as connected cars, drones, aircraft, smartphones, heating, air conditioning, and devices that are capable of cellular connectivity. You should secure the Xfinity Mobile Protection Plan for your Xfinity Mobile cellular equipment (Please call 1-800-XFINITY for Xfinity Mobile Protection Plan).
- 5. Do I have to activate or sign up for xFi Protection Plan™?**

You do not! You do not need to activate or sign up for this added benefit. The benefit is presented to select xFi Advantage customers and made automatically as part of your active Xfinity xFi Advantage subscription.
- 6. What does xFi Protection Plan™ cost?**

xFi Protection Plan™ is part of your active Xfinity xFi Advantage subscription and is provided to you at no extra cost.

- FAQ's
- Jed to provide

1. Do you encrypt all your mobile devices (laptops, flash drives, mobile phones, etc.) and confidential data?
2. Do you use up-to-date anti-virus and anti-malware protection on all of your endpoints (desktops, laptops, servers, etc.) and firewalls on all of your internal access points?
3. Do you restrict employees' and external users' IT systems privileges and access to personal information on a business-need-to-know basis?
4. Do you perform backups of business critical data on at least a weekly basis?
5. Have you, at any time during the past 36 months, experienced a cyber incident (hacking, intrusion, malware infection, fraud loss, breach of personal information, extortion, etc.) that cost you more than \$10,000 or experienced a lawsuit or other formal dispute (with either a private party or government agency) arising from a cyber incident?
6. Within the past 12 months, did you or one of your cloud providers experience an unplanned outage lasting longer than 2 hours? (This does not include

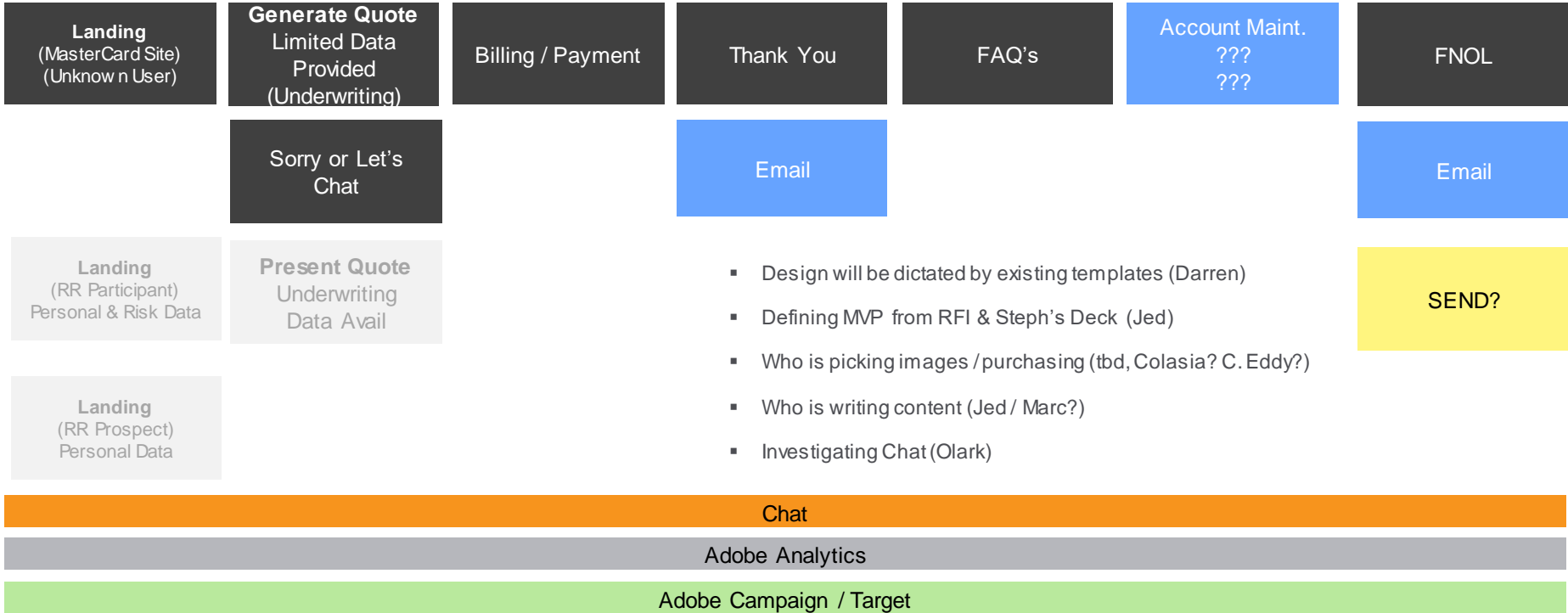
CX / CJ Workflow: Define Elements.

AEM

PPT

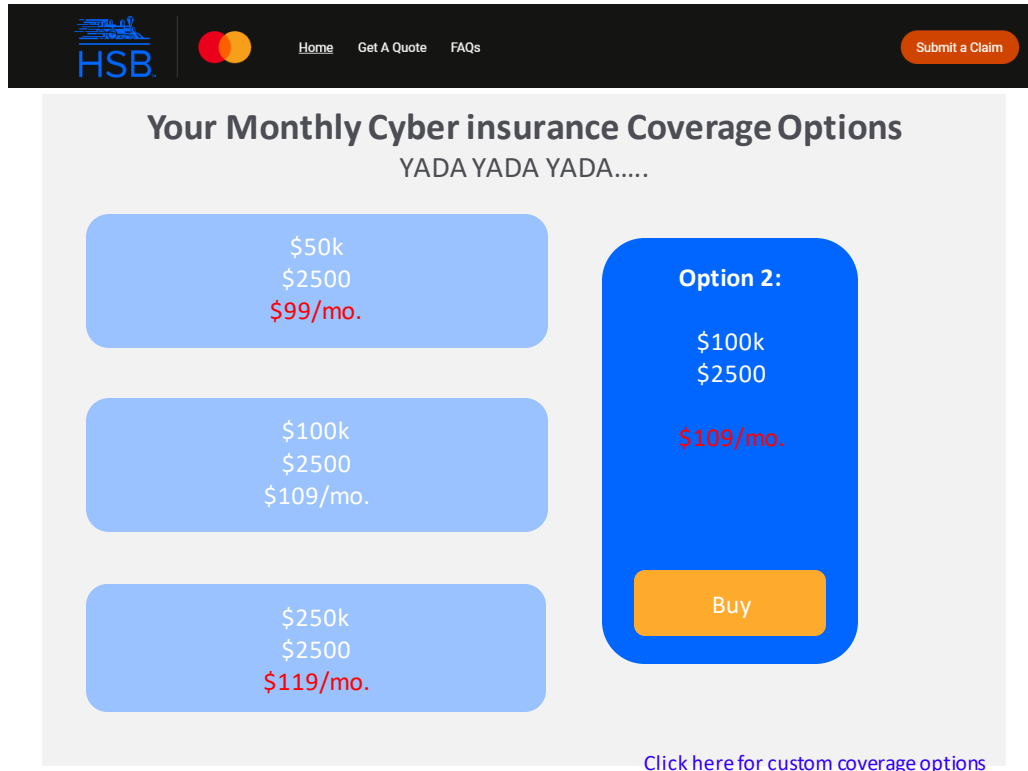


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Quote: Basic

- **NOT FINAL: Working Document Designs & content are in progress**



The screenshot shows the HSB website header with the logo, a Mastercard logo, and navigation links for Home, Get A Quote, and FAQs. A 'Submit a Claim' button is also present. The main content area is titled 'Your Monthly Cyber insurance Coverage Options' with the text 'YADA YADA YADA.....' below it. There are three light blue boxes on the left representing different coverage options, and a larger blue box on the right labeled 'Option 2:' which is highlighted. A 'Buy' button is located at the bottom of the 'Option 2:' box. At the bottom of the screenshot, there is a link: 'Click here for custom coverage options'.

Coverage Limit	Annual Limit	Monthly Premium
\$50k	\$2500	\$99/mo.
\$100k	\$2500	\$109/mo.
\$250k	\$2500	\$119/mo.

Option 2:

Coverage Limit	Annual Limit	Monthly Premium
\$100k	\$2500	\$109/mo.

[Click here for custom coverage options](#)

Quote Questions:



Before we show your quote, we will need some very basic information about your business and coverage preferences:



Annual Revenue:

Business Class:

Business Type:

Do you have an obligation or limit preference of \$1M? or greater?

1. Do you encrypt all your mobile devices and confidential data?
2. Do you use anti-virus and anti-malware protection and firewalls on your internal access points?
3. Do you restrict employees' and external users' IT systems access to personal information on a business-need-to-know basis?
4. Do you perform backups of business critical data on at least a weekly basis?
5. Have you experienced a cyber incident in the past 36 months that cost you more than \$10,000 or experienced a law suit or other formal dispute?



[Home](#) [Get A Quote](#) [FAQs](#)

[Submit a Claim](#)

Questions for > \$1,000,000

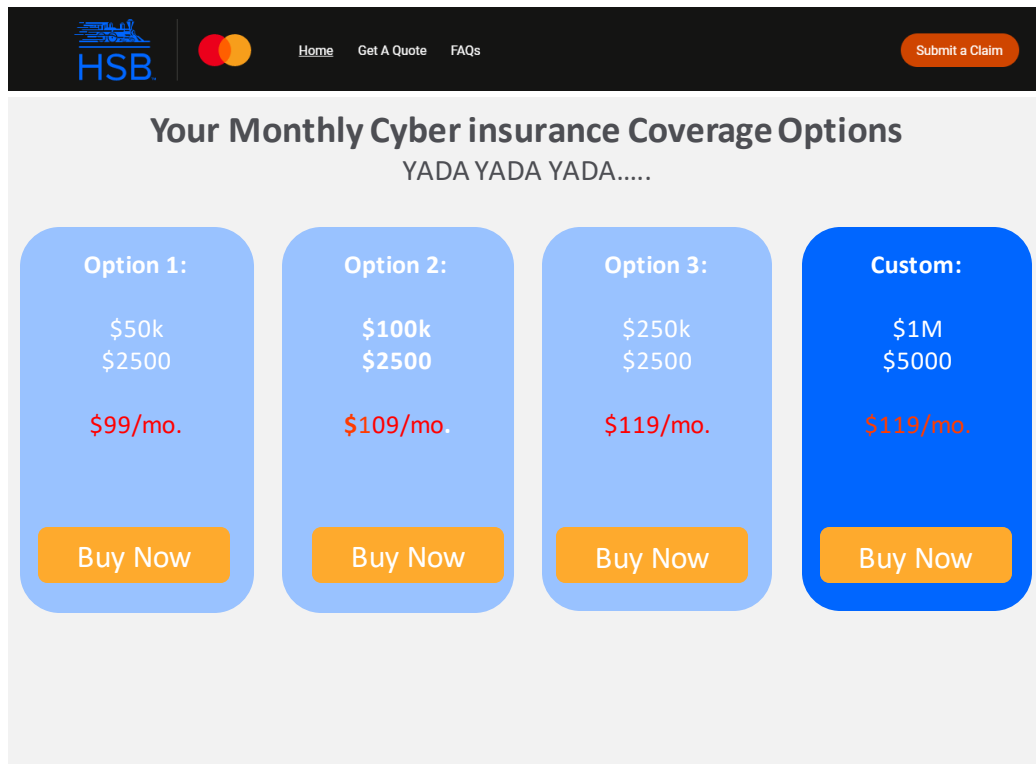
Do we Ask ??



Questions	Yes	No
Do you encrypt all your mobile devices (<i>laptops, flash drives, mobile phones, etc.</i>) and confidential data?	✓	✗
Do you use up-to-date anti-virus and anti-malware protection on all of your endpoints (<i>desktops, laptops, servers, etc.</i>) and firewalls on all of your internal access points?	✓	✗
Do you restrict employees' and external users' IT systems privileges and access to personal information on a business-need-to-know basis?	✓	✗
Do you perform backups of business critical data on at least a weekly basis?	✓	✗
Have you, at any time during the past 36 months, experienced a cyber incident (<i>hacking, intrusion, malware infection, fraud loss, breach of personal information, extortion, etc.</i>) that cost you more than \$10,000 or experienced a lawsuit or other formal dispute (<i>with either a private party or government agency</i>) arising from a cyber incident?	✗	✓
Within the past 12 months, did you or one of your cloud providers experience an unplanned outage lasting longer than 2 hours? (<i>This does not include failure caused by an unauthorized access ("cyber attack")</i>). If "Yes", please attach details.	✗	✓

Quote: Custom

- **NOT FINAL: Working Document Designs & content are in progress**

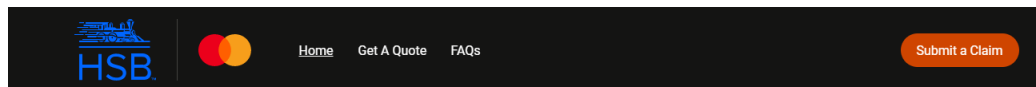


The screenshot displays a website interface for HSB insurance. At the top, there is a navigation bar with the HSB logo, a Mastercard logo, and links for Home, Get A Quote, and FAQs. A 'Submit a Claim' button is also present. The main content area is titled 'Your Monthly Cyber insurance Coverage Options' with the subtitle 'YADA YADA YADA.....'. Below this, there are four rounded rectangular cards representing different insurance options. Each card lists the option name, coverage amounts, deductibles, and monthly premium, followed by a 'Buy Now' button. The 'Custom' option card is highlighted in a darker blue color.

Option	Coverage	Deductible	Monthly Premium
Option 1:	\$50k	\$2500	\$99/mo.
Option 2:	\$100k	\$2500	\$109/mo.
Option 3:	\$250k	\$2500	\$119/mo.
Custom:	\$1M	\$5000	\$119/mo.

Quote: Basic

- **NOT FINAL: Working Document Designs & content are in progress**



Your Monthly Cyber insurance Coverage Options

YADA YADA YADA.....

Option 1:	Option 2:	Option 3:	Option 3:
\$50k \$2500	\$100k \$2500	\$250k \$2500	\$250k \$2500
\$99/mo.	\$109/mo.	\$119/mo.	\$119/mo.

Buy