

State: District of Columbia **First Filing Company:** Hartford Casualty Insurance Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package
Product Name: Cyberflex Update
Project Name/Number: Spectrum Policy Program/FN.07.889.2017.01

Filing at a Glance

Companies: Hartford Casualty Insurance Company
 Hartford Underwriters Insurance Company
 Property and Casualty Insurance Company of Hartford
 Sentinel Insurance Company Limited
 Twin City Fire Insurance Company
 Hartford Accident and Indemnity Company
 Hartford Fire Insurance Company

Product Name: Cyberflex Update
State: District of Columbia
TOI: 05.0 CMP Liability and Non-Liability
Sub-TOI: 05.0003 Commercial Package
Filing Type: Form
Date Submitted: 11/17/2016
SERFF Tr Num: HART-130813407
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: FN.07.889.2017.01

Effective Date 03/11/2017
Requested (New):
Effective Date 03/11/2017
Requested (Renewal):
Author(s): Louis Treviso, Casey Albert-Bard, Cathy Marshall
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: District of Columbia **First Filing Company:** Hartford Casualty Insurance Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package
Product Name: Cyberflex Update
Project Name/Number: Spectrum Policy Program/FN.07.889.2017.01

General Information

Project Name: Spectrum Policy Program
Project Number: FN.07.889.2017.01
Reference Organization:
Reference Title:
Filing Status Changed: 11/17/2016
State Status Changed:
Created By: Cathy Marshall
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Cathy Marshall

Filing Description:

The purpose of this form filing is to support the Cyberflex update for The Hartford's Spectrum Businessowner's Policy.

Company and Contact

Filing Contact Information

Cathy Marshall, Forms Consultant
Hartford Plaza HO-GL-19
Hartford, CT 06155

Cathy.Marshall@thehartford.com
860-547-5000 [Phone]

State: District of Columbia **First Filing Company:** Hartford Casualty Insurance Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package
Product Name: Cyberflex Update
Project Name/Number: Spectrum Policy Program/FN.07.889.2017.01

Filing Company Information

Hartford Casualty Insurance Company Hartford Plaza Hartford, CT 06155 (860) 547-5000 ext. [Phone]	CoCode: 29424 Group Code: 91 Group Name: The Hartford Ins. Group FEIN Number: 06-0294398	State of Domicile: Indiana Company Type: Property State ID Number:
Hartford Underwriters Insurance Company Hartford Plaza Hartford, CT 06155 (860) 547-5000 ext. [Phone]	CoCode: 30104 Group Code: 91 Group Name: The Hartford Ins. Group FEIN Number: 06-1222527	State of Domicile: Connecticut Company Type: Property State ID Number:
Property and Casualty Insurance Company of Hartford Hartford Plaza Hartford, CT 06155 (860) 547-5000 ext. [Phone]	CoCode: 34690 Group Code: 91 Group Name: The Hartford Ins. Group FEIN Number: 06-1276326	State of Domicile: Indiana Company Type: Property State ID Number:
Sentinel Insurance Company Limited Hartford Plaza Hartford, CT 06155 (860) 547-5000 ext. [Phone]	CoCode: 11000 Group Code: 91 Group Name: The Hartford Ins. Group FEIN Number: 06-1552103	State of Domicile: Connecticut Company Type: Property State ID Number:
Twin City Fire Insurance Company Hartford Plaza Hartford, CT 06155 (860) 547-5000 ext. [Phone]	CoCode: 29459 Group Code: 91 Group Name: The Hartford Ins. Group FEIN Number: 06-0732738	State of Domicile: Indiana Company Type: Property State ID Number:
Hartford Accident and Indemnity Company 690 Asylum Ave Hartford, CT 06155 (860) 547-5000 ext. [Phone]	CoCode: 22357 Group Code: 91 Group Name: The Hartford Ins. Group FEIN Number: 06-0383030	State of Domicile: Connecticut Company Type: Property State ID Number:
Hartford Fire Insurance Company Hartford Plaza 690 Asylum Avenue Hartford, CT 06155 (860) 547-5000 ext. [Phone]	CoCode: 19682 Group Code: 91 Group Name: The Hartford Ins. Group FEIN Number: 06-0383750	State of Domicile: Connecticut Company Type: State ID Number:

State: District of Columbia **First Filing Company:** Hartford Casualty Insurance Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package
Product Name: Cyberflex Update
Project Name/Number: Spectrum Policy Program/FN.07.889.2017.01

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

HART-130813407

State Tracking #:

Company Tracking #:

FN.07.889.2017.01

State: District of Columbia

First Filing Company: Hartford Casualty Insurance Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package

Product Name: Cyberflex Update

Project Name/Number: Spectrum Policy Program/FN.07.889.2017.01

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		CYBERFLEX COVERAGE	SS 40 26 03 17	03 17	END	Replaced	Previous Filing Number:	FN.07.889.2011 .05		SS 40 26 03 17.pdf
							Replaced Form Number:	SS 40 26 06 11		

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBERFLEX COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS LIABILITY COVERAGE FORM

This endorsement modifies coverage under the Business Liability Coverage Form for your web site or internet related activities.

A. Exclusion 1.p. "Personal and Advertising Injury" (Section **B. - EXCLUSIONS**) is modified as follows:

1. Paragraphs **(4)**, **(5)** and **(7)** are deleted and replaced by the following:

(4) Arising out of any breach of contract, except an implied contract to use another's "advertising idea" in your "advertisement" or on "your web site";

(5) Arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement" or on "your web site";

(7) (a) Arising out of any actual or alleged infringement or violation of any intellectual property rights, such as copyright, patent, trademark, trade name, trade secret, service mark or other designation of origin or authenticity; or

(b) Any injury or damage alleged in any claim or "suit" that also alleges an infringement or violation of any intellectual property right, whether such allegation of infringement or violation is made against you or any other party involved in the claim or "suit", regardless of whether this insurance would otherwise apply.

However, this exclusion does not apply if the only allegation in the claim or "suit" involving any intellectual property right is limited to:

(1) Infringement in your "advertisement", of:

(a) Copyright;

(b) Slogan; or

(c) Title of any literary or artistic work; or

(2) Copying in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement".

2. Paragraph **(9)** does not apply.

3. Subparagraphs **(a)**, **(b)** and **(c)** of Paragraph **(12)** do not apply.

B. Section G. - LIABILITY AND MEDICAL EXPENSES DEFINITIONS is amended as follows:

1. Paragraph **b.** of definition 1. "advertisement" is deleted and replaced by:

"Advertisement" means the widespread public dissemination of information or images that has the purpose of inducing the sale of goods, products or services through:

b. The Internet;

2. Paragraphs **f.** and **g.** of the definition of "personal and advertising injury" are deleted and replaced by the following:

"Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

f. Copying, in your "advertisement" or on "your web site", a person's or organization's "advertising idea" or style of "advertisement";

g. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement" or on "your web site"; or

3. The following is added to the definition of "personal and advertising injury":

As used in this definition, oral, written or electronic publication includes publication of material in your care, custody or control by someone not authorized to access or distribute that material.

4. The following definition is added:

"Your web site" means a web page or set of interconnected web pages prepared and maintained by you, or by others on your behalf, for the purposes of promoting your goods or services, that is accessible over a computer network.

State: District of Columbia **First Filing Company:** Hartford Casualty Insurance Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package
Product Name: Cyberflex Update
Project Name/Number: Spectrum Policy Program/FN.07.889.2017.01

Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	CW.Form. explanatory.CYBERFLEX.form.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Tracked Changes
Comments:	Please see attached.
Attachment(s):	SS 40 26 03 17 TC.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

HART-130813407

State Tracking #:

Company Tracking #:

FN.07.889.2017.01

State:

District of Columbia

First Filing Company:

Hartford Casualty Insurance Company, ...

TOI/Sub-TOI:

05.0 CMP Liability and Non-Liability/05.0003 Commercial Package

Product Name:

Cyberflex Update

Project Name/Number:

Spectrum Policy Program/FN.07.889.2017.01

EXPLANATORY MEMORANDUM – FORM SPECTRUM POLICY

The purpose of this explanatory memorandum is to support our revised Cyberflex Coverage for all writing companies.

**REVISED FORM:
ALL WRITING COMPANIES**

Form Title	Revised Form Number	Replaces Form Number
CYBERFLEX COVERAGE	SS 40 26 03 17	SS 40 26 06 11

REVISED FORM EXPLANATION

This endorsement is for use with our Business Liability coverage. The CyberFlex Coverage consists of a package of coverages which expands the personal and advertising injury coverages provided by the Business Liability Coverage Form to cover several forms of Internet-related personal and advertising injury.

This form has been updated to clarify the intent of Exclusion **1.p.(7)**. The lead-in paragraph (*However...*) in the exception to the exclusion was modified to clarify that Exclusion **1.p.(7)** will not apply if the *only allegation* in the claim or “suit” involving any intellectual property right is limited to the items identified in sub-paragraph **(1)** and **(2)** of Exclusion **1.p.(7)**. Please see Exclusion **1.p.(7)** in the Cyberflex Coverage for full details regarding this change. Other minor changes were also made to Cyberflex Coverage. These changes could constitute a clarification or reduction in coverage.

Rate Impact:

There is no rate impact with the changes made with the revised Cyberflex Coverage.

Use: **SS 40 26** is an optional endorsement used with the Business Liability Coverage for most classes of business.

Prepared by:

Rob Schenkel
Product Specialist
The Hartford
(860) 547 7171

Date: October 20, 2016



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBERFLEX COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS LIABILITY COVERAGE FORM

This endorsement modifies coverage under the Business Liability Coverage Form for your web site or internet related activities.

(ciii) Title of any literary or artistic work; or

A. Exclusion 1.p. "Personal and Advertising Injury" (Section B. - EXCLUSIONS) is modified as follows:

1. Paragraphs (4), (5) and (7) are deleted and replaced by the following:

(4) Arising out of any breach of contract, except an implied contract to use another's "advertising idea" in your "advertisement" or on "your web site";

(5) Arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement" or on "your web site";

(7) (a) Arising out of any actual or alleged violation of any actual or alleged infringement or violation of any intellectual property rights, such as copyright, patent, trademark, trade name, trade secret, service mark or other designation of origin or authenticity; or

(b) Any injury or damage alleged in any claim or "suit" that also alleges an infringement or violation of any intellectual property right, whether such allegation of infringement or violation is made against you by you or by any other party involved in the claim or "suit", regardless of whether this insurance would otherwise apply.

However, this exclusion does not apply if the only allegation in the claim or "suit" involving any intellectual property right is limited to: to infringement, in your "advertisement" or on "your web site", of

(1a) Infringement in your "advertisements", of:

(ai) Copyright;

(bi) Slogan; or



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

(2b) Copying in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement".

2. Paragraph (9) does not apply.
3. Subparagraphs (a), (b) and (c) of Paragraph (12) do not apply.

B. Section G. – LIABILITY AND MEDICAL EXPENSES DEFINITIONS is amended as follows:

1. Paragraph b. of definition 1. "advertisement" is deleted and replaced by:

"Advertisement" means the widespread public dissemination of information or images that has the purpose of inducing the sale of goods, products or services through:

- b. The Internet;

2. Paragraphs f. and g. of the definition of "personal and advertising injury" are deleted and replaced by the following:

"Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

- f. Copying, in your "advertisement" or on "your web site", a person's or organization's "advertising idea" or style of "advertisement";
- g. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement" or on "your web site"; or

3. The following is added to the definition of "personal and advertising injury":

As used in this definition, oral, written or electronic publication includes publication of material in your care, custody or control by someone not authorized to access or distribute that material.

4. The following definition is added:

"Your web site" means a web page or set of interconnected web pages prepared and maintained by you, or by others on your behalf, for the purposes of promoting your goods or services, that is accessible over a computer network.

Formatted: Indent: Left: 1"