TRAVELERS

CyberFirst Essentials® suite of offerings for Travelers Small Business

CyberFirst Essentials (CFE) combines a sophisticated suite of products for small business risks with the ease of doing business you have come to expect from Select Accounts. It includes errors and omissions (E&O) and other important coverages that meet the needs of small business technology customers.

	CFE Small Business All Segments *(except schools and labor unions)* Limits: $25K/$50K/$100K/$250K	**CFE Technology** Technology Services Only *(except IT schools)* Limits: $500K, $1M to $5M Coverage Territory Is Worldwide*	**CFE Technology Plus** Technology Services Only *(except IT schools)* Limits: $1M to $5M Coverage Territory Is Worldwide*
Scope of E&O Coverage	Not available	**Technology Products or Services** Applies to "your technology products or services" provided to or performed for others, as defined in the coverage.	**Enterprisewide** Applies to all of "your products" provided to others or all of "your work" provided to or performed for others, as defined in the coverage.
Information Security Liability (ISL) 3rd Party	ISL available as an option.	ISL available as an option. Combined limit (shared w/E&O).	ISL Plus is included. Combined limit (shared w/E&O).
Crisis Management	Not available as a separate option (included in Breach Essentials).	Available as an option only if Breach Essentials – Technology is not selected. Sublimit applies (options below): $10K/$25K/$50K/$100K/$250K.	Not available as a separate option (included in Breach Essentials – Technology).
Breach Essentials Option – Includes Crisis Management	Breach Essentials 1st Party available only in conjunction with ISL.[1] Sublimit applies (options below): $10K/$25K/$50K/$100K.	Breach Essentials – Technology available only in conjunction with E&O and ISL. Sublimit applies (options below): $10K/$25K/$50K/$100K/$250K.	Breach Essentials – Technology is included with E&O and ISL. Sublimit applies (options below): $10K/ $25K/$50K/$100K/$250K.
Coverage not available	AR, LA, MT, ND, NM, SD, VT	FL,[2] NY, VT	FL,[2] NY, VT
eRisk Hub® Powered by NetDiligence®– Travelers' *eRisk Hub* web portal helps prevent and respond to cyber events with: • Prevention tools • Tips/resources • Post-event benefits *eRisk Hub* is a registered trademark of NetDiligence.	✓	✓	✓

*Coverage Territory does not include jurisdictions for which the U.S. has imposed embargoes, trade sanctions, or otherwise prohibits the conduct of business with, or within, the jurisdiction.
[1]Data Breach is offered as a stand-alone 1st Party coverage in New York
[2]Available for Travelers Package Policy only

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This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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