TRAVELERS

PRE
POST
ALWAYS

PROTECTION FROM EVERY ANGLE

CyberRisk Tech | COVERAGE HIGHLIGHTS FOR TECHNOLOGY COMPANIES

WHY YOU NEED THE PROTECTION

It takes only one cyber event or data security breach to impair your company's financial results, or even potentially put you out of business. One resourceful hacker, virus, or system glitch can shut down your entire network within minutes, paralyzing operations and your ability to earn income. One successful hack, lost laptop, or lost paper record can cause a data breach impacting the privacy of customers, employees, and others. Travelers has you protected from every angle... pre-breach, post-breach and always.

COVERAGE HIGHLIGHTS

CyberRisk Tech coverage is specifically designed to help in the event of a cyber breach. It's available for businesses of all sizes as a stand-alone policy or as part of a full suite of coverages. CyberRisk Tech provides more solutions with options that include coverage for forensic investigations, litigation expenses associated with the breach, regulatory defense expenses/fines, crisis management expenses, business interruption and cyber extortion. And now, CyberRisk Tech protection doesn't end after a breach occurs. New to CyberRisk Tech is Betterment – an insuring agreement that provides coverage for costs to improve a computer system after a security breach, when the improvements are recommended to eliminate vulnerabilities that could lead to a similar breach. In addition to coverage, Travelers provides policyholders innovative value added pre-breach and post-breach risk management services at no additional cost.



These include access to Travelers pre-breach services provided by Symantec™, a global leader in cybersecurity solutions. Services include a Cyber Resilience Readiness Assessment and Consultation, Security Coach Helpline, Cyber Security Awareness training videos and much more. Policyholders also receive access to Travelers' eRiskHub® – an information portal that includes pre-breach and post-breach benefits such as:

- Tools to build privacy controls, information and IT security programs
- Calculators to estimate potential costs of an event
- Breach Coach®, Privacy Coach and Security Coach consultations
- Listing of experts who help customers build/improve cyber programs
- Sample incident roadmap for dealing with a breach
- Easy access to Travelers' claim reporting website

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TRAVELERS CYBERRISK TECH COVERAGE INCLUDES THE FOLLOWING INSURING AGREEMENTS:

Liability Insuring Agreements:



TECHNOLOGY ERRORS & OMISSIONS
Coverage for claims arising from errors, omissions, or negligent acts by the insured in performance of or failure to perform technology services or that result in the failure of technology products to perform the function or serve the purpose intended, or infringement of copyrighted software code or any other copyrighted element of any part of a software program.



PRIVACY AND SECURITY
Coverage for claims arising from unauthorized access to data, failure to provide notification of a data breach where required by law, failure to destroy confidential information, failure to comply with a privacy policy, wrongful collection of private or confidential information, failure to prevent a security breach that results in the inability of authorized users to gain system access, the participation in a DDoS attack, or the transmission of a computer virus.



MEDIA
Coverage for claims arising from copyright infringement, plagiarism, defamation, libel, slander, and violation of an individual's right of privacy or publicity in electronic and printed content.



REGULATORY
Coverage for administrative and regulatory proceedings, civil and investigative demands brought by domestic or foreign governmental entities or claims made as a result of privacy and security acts or media acts.

Breach Response Insuring Agreements:



PRIVACY BREACH NOTIFICATION
Coverage for costs to notify and provide services to individuals or entities who have been affected by a data breach. Examples include call center services, notification, credit monitoring and the cost to purchase identity fraud insurance.



COMPUTER AND LEGAL EXPERTS
Coverage for costs associated with analyzing, containing, or stopping privacy or security breaches; determining whose confidential information was lost, stolen, accessed, or disclosed; and providing legal services to respond to such breaches.



BETTERMENT
Coverage for costs to improve a computer system after a security breach, when the improvements are recommended to eliminate vulnerabilities that could lead to a similar breach.



CYBER EXTORTION
Coverage for ransom and related costs associated with responding to threats made to attack a system or to access or disclose confidential information.



DATA RESTORATION
Coverage for costs to restore or recover electronic data, computer programs, or software lost from system damage due to computer virus, denial-of-service attack or unauthorized access.



PUBLIC RELATIONS
Coverage for public relations services to mitigate negative publicity resulting from an actual or suspected privacy breach, security breach, or media act.

Cyber Crime Insuring Agreements:



COMPUTER FRAUD
Coverage for loss of money, securities, or other property due to unauthorized system access.



FUNDS TRANSFER FRAUD
Coverage for loss of money or securities due to fraudulent transfer instructions to a financial institution.



SOCIAL ENGINEERING FRAUD
Coverage for loss of money or securities due to a person impersonating another and fraudulently providing instructions to transfer funds.



TELECOM FRAUD
Coverage for amounts charged by a telephone service provider resulting from an unauthorized person accessing or using an insured's telephone system.

Business Loss Insuring Agreements:



BUSINESS INTERRUPTION
Coverage for loss of income and expenses to restore operations as a result of a computer system disruption caused by a virus or computer attack, including the voluntary shutdown of systems to minimize the business impact of the event.



DEPENDENT BUSINESS INTERRUPTION
Multiple coverage options for loss of income and expenses to restore operations as a result of an interruption to the computer system of a third party that the insured relies on to run their business.



SYSTEM FAILURE
Coverage for loss of income and expenses to restore operations as a result of an accidental, unintentional, and unplanned interruption of an insured's computer system.



REPUTATIONAL HARM
Coverage for lost business income that occurs as a result of damage to a business' reputation when an actual or potential cyber event becomes public.

TRAVELERS

Available through the Travelers *Wrap+*® and *Executive Choice+*® suite of products.

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