



Insurance solutions for cyber risks

CYBER EXPOSED. BUSINESS SECURED WITH TRAVELERS.

Cyber risks – including cyber attacks and data breaches – are more real than ever. Every business and organization needs to protect its assets with cyber insurance – and Travelers can help.

Determining a cyber threat

Technology is a major component of today’s business operations and as it becomes more complex and sophisticated, so do the risks. Consider some of the following most common scenarios that can happen to businesses every day:



- An investment adviser’s chief customer service officer has his laptop stolen. The laptop contains over 100,000 customer records, including Social Security numbers, and other personal information.
- A hacker breaks into an organization’s website, gathers banking information, and makes fraudulent funds transfer requests.
- Records containing personal information (Social Security numbers, and credit card information) are taken from a dumpster because an employee did not dispose of the records properly. Notification and credit monitoring costs climb to thousands of dollars.

Evaluating the risk

An important step in protecting your business is to evaluate your cyber exposure. Any business that uses technology or collects data is at risk for a cyber attack. The amount of coverage your business or organization needs depends on the level of risk. Consider these questions when determining the cyber insurance solution that will meet your needs:



How do you collect, store, use, share and destroy data ?



It’s important for businesses and organizations to understand how data is gathered and how it is disposed of once it is no longer needed

What is the nature and sensitivity of the data ?



Different types of data will require different levels of protection

Are you required to protect your data ?



It is likely you are subject to a variety of federal and state laws and regulations requiring organizations to protect private data

Finding the cyber coverage that's right for your business or organization

At Travelers, we understand the complexity of cyber threats and have solutions to help protect your assets. Whether for small, medium or large businesses or for technology companies, nonprofit organizations or public entities, we have a cyber insurance solution to fit your needs.

CyberRisk for multiple industries and all business sizes

CyberRisk offers broad coverage available for businesses of all sizes, from small to Fortune 500 companies, including financial institutions and nonprofit organizations. Offered as a standalone policy or part of a comprehensive suite of other management liability coverages, CyberRisk provides a combination of coverage options tailored to fit the unique needs of businesses.

Customers include:

- Private companies
- Public companies
- Financial institutions
- Non-profit organizations

CyberFirst® for technology companies

CyberFirst for Technology is designed to meet the complex needs of technology companies. CyberFirst's modular design provides broad protection, including errors and omissions coverage, and is available as a standalone policy or with a package policy.

Customers include:

- Telecommunications
- Information technology
- Medical technology
- Electronics manufacturing



CyberFirst® for public entities

CyberFirst for Public Entities coverage is tailored specifically for public entities, and adds an additional level of protection to public entity general liability policies.

Customers include:

- Cities
- Counties
- Utilities, including water, sewer, gas and electric
- Regional bus transit authorities
- Special-purpose districts
- American Indian nations

CyberFirst Essentials® Suite

The CyberFirst Essentials Suite offers the ease of doing business with sophisticated products that meet small business coverage needs and budgets. Available with the small business owners policy (BOP), this coverage offers small businesses first and third party coverages and offers small technology businesses the added feature of errors and omissions coverage.

Small business customers include:

- Offices
- Businesses
- Stores
- Garages
- Manufacturers
- Restaurants
- Wholesalers
- Technology offices – Errors and omissions option available

To learn more about our cyber capabilities, visit travelers.com/cyber or contact your Travelers representative or independent agent.



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