

CyberRisk

COVERAGE CHECKLIST FOR PRIVATE, NONPROFIT AND PUBLIC COMPANIES

Why your clients need our protection

Travelers *Wrap+*® and *Executive Choice+*® CyberRisk coverage is a critical component of an overall insurance protection package for any organization. The following checklist illustrates key coverages and features every insured should have as part of their insurance program.

Coverage	Travelers policy	Their policy
Third-party (liability) and first-party coverage – provides protection to the insured for liability to others and reimbursement for expenses incurred	✓	
Worldwide coverage – applies to claims made or events occurring anywhere in the world	✓	
Distinct insuring agreements with the ability to set limits and retentions for each insuring agreement	✓	
Defense option – option to select duty to defend or reimbursement coverage at policy inception	✓	
Non-cancelable by insurer except for non-payment of premium	✓	
Extended reporting period – applies to crisis management and security breach expense coverage	✓	
Automatic 90-day extended reporting period for first-party coverages	✓	
First-party coverage for computer program and electronic data restoration expenses	✓	
First-party coverage for computer fraud and funds transfer fraud – protection for fraudulent transfer of money or securities or, with respect to computer fraud, other property	✓	
E-commerce extortion coverage – applies to expenses to deal with the threatened compromise of your network or data	✓	
Business interruption coverage – applies to expenses and lost revenue due to a computer virus or denial of service attack that impairs your computer system	✓	
Contingent Business Interruption – applies to expenses and lost revenue due to a disruption from provider’s system	✓	
Impacted Persons and Forensics and Legal Services Expenses (outside the limit) endorsement	✓	
Coverage for security breach remediation and notification expenses extends to:		
• Purchase of an identity fraud insurance policy	✓	
• Credit monitoring services	✓	
• Computer forensics	✓	
• Access to a Breach Coach® for advice regarding initial breach response	✓	
Payment card industry – available coverage for expenses and fines	✓	
Defense expense regulatory claim coverage:		
• Not limited to specific governmental agencies and includes claims by any state’s attorney general	✓	
• Includes coverage for regulatory fines and penalties	✓	
Communications and media coverage – applies to content in any electronic format, including websites, electronic mail and social media	✓	
Coverage for crisis management event expenses – covers public relations services	✓	

	Travelers policy	Their policy
Coverage		
Coverage extends to claims seeking non-monetary relief and arbitration, mediation or similar alternative dispute resolution proceedings	✓	
Coverage for punitive or exemplary damages on a most favorable venue basis	✓	
Network and information security coverage extends to: <ul style="list-style-type: none"> Electronic or non-electronic data and is not limited to e-commerce, website or other specified activities, or only to information “on premises” Medical or health care information Any private, personal information that is protected under any local, state, federal or foreign law Failure to provide notification required by any security breach notification law Claims made by employees 	✓ ✓ ✓ ✓ ✓	
Network and information security coverage is not mitigated by exclusions for: <ul style="list-style-type: none"> Mechanical failure Failure to maintain a computer network or system Failure to maintain risk controls Lack of performance in software Spyware, cookies or other invasive devices or methods used to collect private information Lack of encryption 	✓ ✓ ✓ ✓ ✓ ✓	

CyberRisk coverage includes access to Travelers’ *eRisk Hub*®, a risk management web portal to help your organization successfully prevent and respond to cyber events.

Prevention benefits:

- News center with the latest cyber-related headlines
- Tools to build privacy controls as well as information and IT security programs
- Learning center featuring white papers, articles and upcoming webinars on a variety of topics including business interruption, forensics, compliance and security awareness
- Calculators to estimate potential costs of an event

- Resources for statutory, regulatory and case law updates regarding privacy liability and notification obligations
- Access to experts who can help your organization build or improve its cyber programs

Post-event response benefits:

- Breach Coach® service – a 30-minute consultation with an attorney to receive immediate triage assistance
- Sample incident roadmap for dealing with a privacy breach
- Easy access to the Travelers claim reporting website

Travelers knows CyberRisk.

To learn more, talk to your independent agent or visit travelersbond.com.



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

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