

Travelers SelectOne® for Community Banks Cyber+ for Financial Institutions® Network and Information Security Liability Protection Provides Essential, Affordable Coverage

Online banking services and e-mail provide convenience for customers, but they also pose risks to your bank. Often through no direct fault of your bank, your network may experience a security breach that exposes your customers' confidential information. Or, it may inadvertently transmit a computer virus, or prevent authorized users from being able to access your Web site or computer network as needed.

When these situations happen, your traditional insurance coverage, such as your general liability or directors and officers policy, won't provide coverage for this type of loss. That's why our network and information security liability module, part of Travelers' Cyber+ for Financial Institutions insurance portfolio of products, has been designed exclusively to help community banks protect against cyber-related claims. It includes core coverage features your institution needs in an effective and affordable package.

Protect your bank from costly exposures

According to the Privacy Rights Clearinghouse, which has been tracking security breaches in the United States since 2005, the total number of data records breached at financial institutions, retailers, colleges and government agencies is more than 251 million.*

With the Cyber+ network and information security liability module, you can obtain affordable protection, along with a simplified underwriting process requiring no security audit or other lengthy, costly procedures.

Key coverage provisions offer protection you can trust

Our network and information security liability coverage protects your bank against damages caused by the following wrongful acts:

- Failure to protect unauthorized access to, or use of, electronic data containing private or confidential information of others

- Failure to prevent transmission of a computer virus
- Failure to provide any authorized user of your Web site, or your computer or communications network, with access to such Web site or computer or communications network

Our protection also features:

- Coverage for crisis management service expenses you incur to restore customer confidence or mitigate negative publicity generated from a covered loss
- Worldwide coverage that protects you regardless of where the wrongful act is committed or the claim or suit is made or brought — except where the federal government prohibits you from doing business
- Duty to defend claims or suits seeking damages, subject to the policy's coverage limits

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One carrier with many solutions helps simplify your insurance

Our Cyber+ for Financial Institutions policy is written to fit with our extensive array of other Travelers SelectOne offerings, including coverage for:

- Directors and officers liability
- Employment practices liability
- Bankers professional liability, including lender liability
- Financial institution bonds
- Trust errors and omissions liability
- Kidnap and ransom
- Fiduciary liability
- General liability
- Auto
- Property
- Workers compensation
- A variety of other e-business exposures, including computer theft, e-commerce extortion threats and computer property

With just one insurer, you'll experience a much simpler claim process. When a crisis occurs, you won't have to worry about two or more insurers trying to figure out who should handle your claim.

Personalized, local attention

While Travelers is one of the nation's largest insurers, we pride ourselves on our local approach. Our decentralized underwriting, provided through more than 50 Bond & Financial Products field offices across the United States, gives you efficient, expert service. When claims occur, you can count on the timely action and expertise of the financial institution claim attorneys and claim specialists in our dedicated claim group.

Financial strength you can depend on

You can trust Travelers to always be there when you need us. We're a Fortune 100 company with more than 150 years of insurance experience. Our philosophy of conservative fiscal management has consistently earned us high ratings for financial strength and claims-paying ability from A.M. Best* (A+). As the second largest commercial property casualty insurance underwriter in the United States, based on direct written premium, it's clear that we know this business ... and understand yours.

Travelers SelectOne® for Community Banks

The comprehensive choice for all your insurance needs

To learn more about Cyber+, contact your independent insurance agent or broker or call 1.800.542.8770, ext. 6712, or visit travelersbond.com.

* A.M. Best's rating of A+ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best as well as other rating services, visit travelers.com. Ratings listed herein are as of June 3, 2008, are used by permission, and are subject to change by the rating services. For the latest rating, access ambest.com.



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