The number of cyber attacks continues to increase each year affecting more businesses.¹

Why you need protection
In today’s data-driven world, organizations of all sizes have had a cyber attack or data breach, with 34 percent of incidents affecting businesses with fewer than 250 employees.²

It’s not a question of if your organization will suffer a breach, but when. Just one stolen laptop, one resourceful hacker, one virus or even one lost paper record of customer data or your company’s financial records can create enormous financial and reputational consequences for your business.

Coverage highlights
Travelers CyberRisk coverage is available for organizations of all sizes, from small businesses to Fortune 500 companies, including nonprofit organizations. Offered as a stand-alone policy or as part of a comprehensive suite of other management liability coverages, CyberRisk provides a combination of coverage options to help protect your business.

Travelers Wrap+® and Executive Choice+® CyberRisk coverage includes 10 insuring agreements:

<table>
<thead>
<tr>
<th>Liability insuring agreements</th>
<th>First-party insuring agreements</th>
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<td>cover costs associated with the liability of a claim or suit related to a breach and include:</td>
<td>cover such things as the material costs of a breach, including forensic analysis, fees to determine the nature and extent of the breach, as well as notification costs that are legally mandated in 47 states and include:</td>
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<tr>
<td>• Network and information security liability</td>
<td>• Crisis management event expense</td>
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<tr>
<td>• Communications and media liability</td>
<td>• Security breach remediation and notification expense</td>
</tr>
<tr>
<td>• Regulatory defense expenses, including fines and penalties coverage</td>
<td>• Computer program and electronic data restoration expenses</td>
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Also, included in the CyberRisk coverage, your business will have access to the Travelers' eRisk Hub® – an information portal that includes reference material, news updates and other tools that may be helpful in avoiding a breach, as well as access to a Breach Coach® for a 30-minute consultation if you have a data breach event.

$6.53 million is the average cost to rectify a data breach;² these costs are not typically covered by standard property and general liability policies.

¹ Symantec Internet Security Threat Report
² Ponemon Institute 2015 Cost of Data Breach Study
Claim scenarios

Data breach
A regional retail computer system is compromised when a third party sends a malware program via email to a number of employees. The invasive software allows the third party to access the system and capture the names, addresses and credit card numbers for more than 500,000 customers.

Stolen laptop
An employee’s company laptop containing private customer information is stolen from his home. As a result, customers sue the company for damages resulting from alleged failure to protect their private financial information.

Why Travelers?

• We’ve provided effective insurance solutions for more than 150 years and address the needs of a wide range of industries.
• We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability.
• With offices nationwide, we possess national strength and local presence.
• Our dedicated underwriters and claim professionals offer extensive industry and product knowledge.

Travelers knows CyberRisk.
To learn more, talk to your independent agent or broker, or visit travelersbond.com.

travelersbond.com
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