



The Bottom Line – Coverage Advantages

CYBERFIRST®

Travelers is your go-to carrier for protection against the emerging risks that technology companies face every day:

Product or Service Concerns? **SOLUTION: *CyberFirst* Technology Errors & Omissions Liability**

Technology errors and omissions liability coverage is enterprise-wide and specifically tailored for today's high-tech companies. It protects the policyholder's bottom line against damages they must pay because of economic loss that arises out of their products or their work and is caused by an error, omission or negligent act. Claims or suits for such damages — typically not covered under a CGL policy.

Privacy Concerns?

SOLUTION: *CyberFirst* Network & Information Security Liability

Network and information security liability coverage protects the policyholder against claims for loss caused by the failure to prevent unauthorized access to, or use of, data containing private information of others. The network and information security liability coverage also protects the policyholder against claims for loss cause by the failure to prevent the transmission of a computer virus, failure to provide access to authorized users of the policyholder's website or communications network, and the failure to notify individuals as required by any breach notification law that applies.

Infringement Concerns?

SOLUTION: *CyberFirst* Communications & Media Liability

Communications and media liability coverage protects against infringement of copyright, title, slogan, trademark, tradename, trade dress, service mark or service name in the policyholder's covered material. The form also covers unauthorized use of any advertising material, or any slogan or title, of others in the advertising of the business, premises, products, services, work or completed work of others. In addition, plagiarism or unauthorized use of a literary or artistic format, character or performance in the policyholder's covered material is included.

Expense Concerns?

SOLUTION: *CyberFirst* Expense Reimbursement Coverage

Expense reimbursement coverage provides important first-party protection for your business. Choose from the following coverages: Security Breach Notification and Remediation Expenses, Crisis Management Service Expenses, Business Interruption and Additional Expenses, Extortion Expenses, Computer Program and Electronic Data Restoration Expenses, Computer Fraud, Funds Transfer Fraud and Telecommunications Theft.

CyberFirst is comprised of five modules. Build the policy you need to round out your protection.

Technology Errors & Omissions Liability

Network & Information Security Liability

Communications & Media Liability

Employed Legal Professional Liability

Expense Reimbursement Coverage

Compare these **CyberFirst** Coverage Advantages:

	CyberFirst	Their Policy		CyberFirst	Their Policy
GENERAL PROVISIONS			NETWORK & INFORMATION SECURITY LIABILITY		
Worldwide coverage (unless prohibited by law or regulation from doing so)	✓		Coverage for failure to prevent unauthorized access to, or use of, data containing private or confidential information of others	✓	
Automatic coverage for newly acquired subsidiaries with revenue up to 15% of the combined organization	✓		Coverage for failure to provide authorized users of your website or your computer or communications network with access to such website or network	✓	
An expanded list of insureds that includes: <ul style="list-style-type: none"> • Others you must insure as required by contract • Your unnamed subsidiaries • Employees, including permanent and temporary workers • Independent contractors while performing duties related to your business 	✓ ✓ ✓ ✓		Coverage for failure to prevent transmission of a computer virus	✓	
Right and duty to defend covered claims and suits	✓		Coverage for failure to comply with any security breach notification law that applies to you	✓	
Right and duty to defend suits seeking injunctive relief for covered loss	✓		Coverage for the failure to comply with any identity information provision in your privacy policy	✓	
Broad definition of a claim that goes beyond a written demand that seeks damages and also means a written demand to waive or toll a statute of limitations	✓		No exclusion for failure of security hardware or software or the insured's failure to update their security hardware or software	✓	
TECHNOLOGY ERRORS & OMISSIONS			EXPENSE REIMBURSEMENT COVERAGE		
No exclusion for losses resulting from unauthorized access	✓		Coverage for Security Breach Notification and Remediation Expenses	✓	
No delay in delivery exclusion or developmental risk exclusion	✓		Coverage for Crisis Management Service Expenses	✓	
Enterprise-wide coverage is not limited to technology products and work	✓		Coverage for Business Interruption and Additional Expenses	✓	
COMMUNICATIONS & MEDIA LIABILITY			Coverage for contingent business interruption attributable to a disruption at an IT provider or an outsourced provider	✓	
Coverage for infringement of copyright, title, slogan, trademark, trade name, trade dress, service mark or service name	✓		Coverage for Extortion Expenses	✓	
Coverage for unauthorized use of any advertising material or any slogan or title of others in the advertising of others	✓		Coverage for Computer Program and Electronic Data Restoration Expenses	✓	
Coverage for plagiarism or unauthorized use of a literary or artistic format, character or performance	✓		Coverage for Computer Fraud	✓	
			Coverage for Funds Transfer Fraud	✓	
			Coverage for Telecommunications Theft	✓	

Added Benefit:

CyberFirst policyholders have free access to Travelers **eRiskHub**[®], a private Web-based information and technical resource portal that provides education about the prevention and mitigation of adverse network, cyber and privacy events.

eRiskHub is a registered trademark of **NetDiligence**[®]



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