The following claim scenarios are hypothetical. Refer to the terms and conditions of the applicable policy and the actual facts of the claim to determine coverage.

Claim scenario one: Your employee’s city-owned laptop is stolen from his home. The laptop contains the private financial information of your residents who sue you for damages caused by your failure to protect their private financial information.

Claim scenario two: Your employee inadvertently downloads a destructive computer virus that spreads to other files housed on your computer network. Several taxpayers download information from your website, allowing the virus to spread to their home computer systems and resulting in widespread loss of data. They sue you and seek damages contending you should have prevented transmission of the virus.

Result: In both cases, CyberFirst Network and Information Security Liability would be there to help because a network and information security wrongful act includes “failure to prevent unauthorized access to, or use of, data containing private or confidential information of others” and “failure to prevent the transmission of a computer virus.”

Network and information security liability coverage protects against risks associated with the failure to protect electronic data containing others’ private information, the inadvertent transmission of a computer virus, the inability of authorized users to access your website or computer network, and failure to notify individuals as required by any security breach notification law that applies to you.
Travelers has been a leading insurer of public entities for more than 25 years. Our network and information security liability coverage helps protect your public entity and its vast array of operations.

You can rest assured that if there’s a claim or suit brought against your organization for a covered loss, you’ll have the support and legal representation you’ll need.

Network and information security liability coverage is specifically tailored for today’s public entities. It protects your budget against damages that you must pay because of economic loss caused by the failure to prevent unauthorized access to, or use of, data containing private or confidential information; the failure to prevent the transmission of a computer virus; the failure to provide any authorized user of your website or network with access; or the failure to notify individuals as required by any breach notification law that applies to you. Claims and suits for such damages – not covered under a commercial general liability policy – could be catastrophic.

The cost to defend any claim, even the most frivolous, can be financially devastating. Have you assessed your exposure to network and information security liability risks and the potential impact? To find out more about any of our CyberFirst coverages, contact your independent agent or visit travelers.com/cyber and select CyberFirst for Public Entities.

**Travelers’ eRisk Hub**

All CyberFirst public entity policyholders are granted access to Travelers’ eRisk Hub, a private web-based portal containing information and technical resources that can assist in the prevention/mitigation of network, cyber and privacy events.

eRisk Hub is a registered trademark of NetDiligence®.

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