

This content brought to you by Travelers

Travelers Cyber Advantage - Insurance for Businesses

(SPEECH)

SPEAKER: In business, everyone's online. And everyone's vulnerable to increasingly sophisticated cyber criminals. Attacks such as data breaches and hacks have increased more than 60% in the past year. So it really isn't a case of if your business will be hit, but when.

[MUSIC PLAYING]

Just one hacker, one stolen laptop, one virus, or even one lost piece of paper can result in huge costs, business disruption, revenue loss, legal fees, forensic analysis, customer or employee notifications. All these have pushed the average cost of a breach to nearly \$6 million, including the damage to your company's reputation and the loss of customer trust. And it doesn't matter what industry you're in or what size you are.

Attacks on big companies make big news. But one third of cyber attacks target companies with fewer than 250 employees. No matter how careful you are, the simplest actions can spiral into trouble.

(DESCRIPTION)

Envelope

(SPEECH)

At one company, an employee opened what looked like junk email. It was actually malware sent by a hacker looking to gain access to the company's network. The hacker was able to access confidential customer information and lock out legitimate users of the company's system for several days, which resulted in lost business, which on average costs businesses \$3.3 million.

At another firm, a company laptop was stolen from an employee's car. It contained private financial information belonging to 25,000 of the firm's customers. When the breach was announced, customers sued the company alleging failure to prevent unauthorized access to confidential data. From there, the costs piled up at an average of \$200 for every single compromised record.

Cyber threats carry real dangers to your business assets and your company's good name. That's why you need an insurance company that understands the risks and can minimize the impact of a breach. That's why cyber coverage from Travelers isn't a maybe, but a must have. Talk to your independent agent to make sure you have the right coverage in place to help protect your business.

[MUSIC PLAYING]

(DESCRIPTION)

A logo of a red umbrella, Text, Travelers Cyber Coverage

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

Copyright 2015, The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.