

CyberRisk

COVERAGE HIGHLIGHTS FOR PRIVATE, NONPROFIT AND PUBLIC COMPANIES

A single cyber event can severely damage the financial health of an organization or even force it out of business. Hackers, viruses or system glitches can quickly disrupt operations and significantly impact an operation's finances. Regardless of size or industry, all businesses face cyber threats, making cyber liability insurance and a robust cybersecurity plan essential.

COVERAGE HIGHLIGHTS

CyberRisk coverage is available for businesses of all sizes as a stand-alone policy or as part of a management liability suite of coverages. CyberRisk coverage includes insuring agreement options to address a wide range of potential exposures, such as system failure, business interruption, cyber extortion, forensic investigations, crisis management expenses and betterment, which provides coverage for costs to improve a computer system after a security breach, when the improvements are recommended to eliminate vulnerabilities that could lead to a similar breach.

TRAVELERS CYBER RISK SERVICES INCLUDED AT NO ADDITIONAL COST

CyberRisk policyholders receive access to Travelers Cyber Risk Services that help to predict and prevent cyber threats so policyholders can focus on growing their business, not responding to cyberattacks.

Some key services include:

Always-On Threat Monitoring and Alerts: Tailored same-day threat alerts help to stop attacks before they escalate with step-by-step actions.

Expert Guidance from Our In-House Cyber Risk Services Team: Personalized guidance to strengthen security and reduce risk.

24/7 Cyber Risk Dashboard: Continuous access to check cyber exposure and view custom security recommendations.

TRAVELERS CYBERRISK COVERAGE INCLUDES THE FOLLOWING INSURING AGREEMENTS:

Liability Insuring Agreements:



PRIVACY AND SECURITY
Coverage for claims arising from unauthorized access to data, failure to provide notification of a data breach where required by law, failure to destroy confidential information, failure to comply with a privacy policy, wrongful collection of private or confidential information, failure to prevent a security breach that results in the inability of authorized users to gain system access, the participation in a DDoS attack or the transmission of a computer virus.



MEDIA
Coverage for claims arising from copyright infringement, plagiarism, defamation, libel, slander and violation of an individual's right of privacy or publicity in electronic and printed content.



REGULATORY
Coverage for administrative and regulatory proceedings, civil and investigative demands brought by domestic or foreign governmental entities or claims made as a result of privacy and security acts or media acts.

Breach Response Insuring Agreements:



PRIVACY BREACH NOTIFICATION
Coverage for costs to notify and provide services to individuals or entities who have been affected by a data breach. Examples include call center services, notification, credit monitoring and the cost to purchase identity fraud insurance.



COMPUTER AND LEGAL EXPERTS
Coverage for costs associated with analyzing, containing or stopping privacy or security breaches; determining whose confidential information was lost, stolen, accessed or disclosed; and providing legal services to respond to such breaches.



BETTERMENT
Coverage for costs to improve a computer system after a security breach, when the improvements are recommended to eliminate vulnerabilities that could lead to a similar breach.



CYBER EXTORTION
Coverage for ransom and related costs associated with responding to threats made to attack a system or to access or disclose confidential information.



DATA RESTORATION
Coverage for costs to restore or recover electronic data, computer programs or software lost from system damage due to computer virus, denial-of-service attack or unauthorized access.



PUBLIC RELATIONS
Coverage for public relations services to mitigate negative publicity resulting from an actual or suspected privacy breach, security breach or media act.

Cybercrime Insuring Agreements:



COMPUTER FRAUD
Coverage for loss of money securities or other property due to unauthorized system access.



FUNDS TRANSFER FRAUD
Coverage for loss of money or securities due to fraudulent transfer instructions to a financial institution.



SOCIAL ENGINEERING FRAUD
Coverage for loss of money or securities due to a person impersonating another and fraudulently providing instructions to transfer funds.



TELECOM FRAUD
Coverage for amounts charged by a telephone service provider resulting from an unauthorized person accessing or using an insured's telephone system.

Business Loss Insuring Agreements:



BUSINESS INTERRUPTION
Coverage for loss of income and expenses to restore operations as a result of a computer system disruption caused by a virus or computer attack, including the voluntary shutdown of systems to minimize the business impact of the event.



DEPENDENT BUSINESS INTERRUPTION
Multiple coverage options for loss of income and expenses to restore operations as a result of an interruption to the computer system of a third party that the insured relies on to run their business.



SYSTEM FAILURE
Coverage for loss of income and expenses to restore operations as a result of an accidental, unintentional and unplanned interruption of an insured's computer system.



REPUTATIONAL HARM
Coverage for lost business income that occurs as a result of damage to a business's reputation when an actual or potential cyber event becomes public.

TRAVELERS

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