

HOW OUR COVERAGE RESPONDS FOR PRIVATE, NONPROFIT AND PUBLIC COMPANIES

Liability Insuring Agreements		
Insuring Agreement	Claim Scenario	Coverage Response
Network and Information Security Liability	A hacker obtains sensitive personal information from the insured's computer system. As a result, a number of customers bring a claim against the insured for allowing access to their personal information.	Damages and defense costs for covered lawsuits
Communications and Media Liability	A lawsuit is brought against the insured by another entity alleging that their online content and organizational branding have been plagiarized and their trademarks infringed upon.	Damages and defense costs for covered lawsuits
Regulatory Defense Expenses	A charity with offices nationwide suffers a major data breach involving thousands of donors. As a result, attorneys general in multiple states bring regulatory action against the insured.	Costs for responding to regulatory claims stemming from the data breach, including any resulting fines or penalties
First-party Insuring Agreements		
Insuring Agreement	Claim Scenario	Coverage Response
Crisis Management Event Expenses	The insured's chief customer service officer has his laptop stolen. The laptop contains more than 100,000 donor records, including their personal contact information.	Costs for hiring a public relations firm to restore donor confidence or mitigate negative publicity generated from the incident
Security Breach Remediation and Notification Expense	A skilled cyber criminal hacks into the insured's internal processing system. Names, addresses and credit information for more than 50,000 of the insured's members are captured from the system.	Costs for retaining legal counsel to assist with the breach response, including forensics, notice requirements and expenses; providing credit monitoring and a call center for impacted individuals; and obtaining an ID fraud policy for affected victims
Computer Program and Electronic Data Restoration Expenses	A computer virus corrupts the insured's system software and data.	Costs for repair and restoration of the insured's computer programs and electronic data
Computer Fraud	An organized crime ring gains unauthorized access to the insured's accounts payable in their computer system and alters the bank routing information on outgoing payments. The result — \$1 million transferred to the crime ring's account.	Direct loss of the insured's money, securities or other property
Funds Transfer Fraud	An insured receives an email that appeared to be from its bank, but was not. The insured's employee opens the email, which activates embedded malware that reads key strokes from their computer. The perpetrator uses this means to obtain banking and password information and initiate a fraudulent electronic wire transfer from the insured's bank account.	The insured's funds that were fraudulently transferred from its bank account
E-Commerce Extortion	The insured receives a series of notes that threaten to hack into its customer database and disclose all of the contact information to the general public.	Expenses to manage the incident and monies or securities paid to the extortioner
Business Interruption and Additional Expense	An organization's server is infected by a severe virus and as a result, their internal computer network is not available for an extended period.	The net proceeds that would have been earned (or net losses that would have been avoided) resulting from the computer system disruption

Travelers CyberRisk coverage is offered as a stand-alone policy or as a cohesive part of the Wrap+® and Executive Choice+SM management liability suite of coverages. CyberRisk provides a combination of coverage options to help protect organizations from emerging cyber threats and now includes access to the Travelers eRisk Hub® powered by NetDiligence® — an information portal of risk management tools.

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