



Travelers Wrap+® CyberRisk One system hack can shut down an organization. One policy can protect it.

There's a lot at stake in how your customers manage their data. One stolen laptop or one resourceful hacker can cause a data breach with enormous consequences. For example, did you know the average cost of a data breach in 2010 was \$7.2 million?*

In addition, since 2008, more than 500 million data records from U.S. businesses and organizations of all types and sizes have been compromised, including those containing customers' private information and companies' financials.**

Every system upgrade, every remote device, every incoming e-mail can mean a new risk to your client's data and even electronic theft of their funds. And the risks aren't only financial. They can also negatively impact your client's reputation.

One coverage solution for all your cyber exposures

Your private company and non-profit entity clients need contemporary coverage that can take on the full range of risks to their data and systems. That's exactly what CyberRisk was built for. It has the essential features your customers need for today's and tomorrow's technology exposures:

- **One-stop shopping** – CyberRisk boasts ten insuring agreements, which together deliver a truly comprehensive coverage solution. Patching coverage together with multiple insurers or traditional policies is now a thing of the past.

* Source: Ponemon Institute 2010 Annual Study:
"U.S. Cost of a Data Breach, March 2011"

** Source: Verizon 2011 Data Breach Investigations Report



- **Flexible and scalable** – Coverage can be customized to the needs of your insureds. And smaller businesses can enjoy the same type of coverage available to larger organizations.
- **We know cyber** – We've been writing technology related coverages for over 25 years. We're also a leading writer of related specialty crime coverages. We know what it takes to craft the right program for your clients.

Why ten insuring agreements?

Because the ripple effect of a breach can be staggering!

It's true. When your system, data or electronic bank accounts are compromised, the fallout can be far-reaching. See the other side of this sheet to read about potential claim scenarios arising from a breach and how the CyberRisk policy's ten insuring agreements would respond.

Travelers Wrap+® for Private Companies and Non-Profit Organizations

The comprehensive choice for all your insurance needs

Contact your independent insurance agent today to learn more about CyberRisk or visit travelers.com/CyberRisk.

Travelers Wrap[®] CyberRisk

How our coverage responds

Insuring Agreement	Claim Scenario	Coverage Response
Liability Insuring Agreements		
Network and Information Security Liability	A hacker successfully obtains sensitive personal information from the insured's computer system. As a result, a number of donors 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 non-profit 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.
First Party Insuring Agreements		
Crisis Management Event Expenses	The insured's Chief Customer Service Officer has his laptop stolen. The laptop contains over 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 card information for over 50,000 of the insured's members are captured out of the system.	Costs for hiring a breach response firm to find and fix the breach, assist with notice requirements and expenses, provide 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 totally destroys the insured's operating 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 opened the email, which activated a computer virus called a Trojan horse that reads key strokes from their computer. The perpetrator used 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 which threaten to hack into its customer database and disclose all of the contact information to the general public.	Money 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 donation website 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 Knows Cyber



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