



How Travelers CyberRisk coverage and claim services can help your business through a cyber event

CYBER EVENTS AND BREACHES HAPPEN EVERY DAY.

It takes only one cyber event or breach to impair your company's financial results or potentially put you out of business. One resourceful hacker, virus or system glitch can shut down your entire network within minutes, paralyzing operations and your ability to earn income. The potential for a cyber event is real regardless of the size or type of your business.

When your business faces a cyber event, Travelers can coordinate expert resources to provide your business a seamless claims process.

A BREACH RESPONSE MAY INCLUDE:

FORENSICS

The process to determine the source of a breach and identify the persons whose information was accessed

NOTIFICATIONS

To victims of a breach; may include physical mailings, emails and call centers

LEGAL ASSISTANCE

To determine applicable laws, develop materials and advise on how to proceed

PUBLIC RELATIONS

Services to mitigate negative publicity

CREDIT MONITORING

For victims of a breach; can include identity fraud assistance

REGULATORY CONCERNS

Management of potential governmental claims that could be made



WHAT ARE THE STEPS TO THE TRAVELERS BREACH RESPONSE?

Handling a cyber-related event can be daunting but is a responsibility your business needs to be prepared for. When you think an event has occurred, what do you do? At Travelers, we are here to help with our experience, knowledge and expert resources to provide your business with a seamless claims process.



STEP 1

Contact a Travelers Claim specialist when you think an event may have occurred

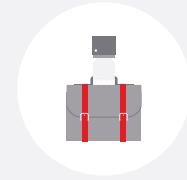
If you have a question or think a cyber event may have occurred, contact us. We will walk you through the situation and determine the resources necessary to specifically address your situation.



STEP 2

A Travelers Claim specialist will discuss and triage the current situation with you, usually within an hour.

This session will quickly and effectively determine if computer forensics are needed, if notifications are required and what legal action may result.



STEP 3

A Breach Coach® will be assigned for immediate assistance

A Breach Coach is a data security/data privacy lawyer who specializes in responding to data breaches and events. They are an essential part of managing a data event for your business.



STEP 4

Travelers will establish a dedicated team from a network of vendors in order to respond quickly to your business's event

Travelers works with industry-leading vendors and can help you set up a team, potentially including:

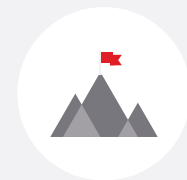
- Breach Coach
- Call center vendor
- Forensic investigators
- Credit monitoring service
- Public relations firm
- Notification vendor



STEP 5

Consistent communication

Travelers is here when your business is in need. You and your agent will be informed and kept apprised throughout the process with direct and regular contact with your Claim specialist during and outside business hours. Travelers will manage the process, and your level of involvement is up to you.



STEP 6

Resolution of incident

Travelers has the right experience and experts to assist you in helping to resolve an event and helping you to get your business back to its normal operations.

When a cyber event occurs, having the right response and the right carrier can help a business's bottom line and reputation.



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