

# **CyberRisk Policyholder Benefits**

Travelers cyber coverage solutions include insuring agreements to address a wide range of potential exposures, such as system failure, business interruption and cyber extortion, and additional coverage options that include coverage for forensic investigations, litigation expenses associated with the breach, regulatory defense expenses/fines and crisis management expenses. In addition to coverage, Travelers provides CyberRisk policyholders innovative pre-breach and post-breach risk management services at no additional cost. These services include:

# Travelers eRiskHub®, Powered by NetDiligence®

Access to a private web-based portal containing information and technical resources that can assist you in the prevention of network, cyber and privacy events and support you in a timely response if an incident occurs. Travelers *eRiskHub* features news, content and services from leading practitioners in risk management, computer forensics, forensic accounting, crisis communications, legal counsel and other highly specialized segments of cyber risk.

# Travelers Cyber Coaches

Three cybersecurity coach services are available to help your organization extend your team with expert guidance at no additional cost, as follows:

#### Breach Coach®

Should you experience a data breach event, you may choose to call the Breach Coach listed in the Travelers *eRiskHub* portal for immediate triage assistance. Your initial consultation of up to half an hour is at no additional charge. Please be aware that the Breach Coach service is provided by a third-party law firm. Therefore, contacting the Breach Coach does NOT satisfy the claim or first-party notification requirements of your policy.

#### HIPAA Coach

To help your organization identify the cyber-related issues HIPAA raises and help minimize potential exposures, you are entitled to consult with a HIPAA Coach listed in the Travelers *eRiskHub* portal for up to one hour.

## Security Coach

Talk with an HCL Technologies security professional about general cybersecurity questions for up to one hour to help strengthen your organization's security posture with actionable advice and insights listed in the Travelers *eRiskHub* portal.



Through continuous monitoring, Travelers identifies vulnerabilities and emerging cyber threats that can pose a significant risk to your business. When such a threat is identified, we aim to notify CyberRisk policyholders whose current software may be targeted by malicious actors. This practical and timely intelligence can help your organization prepare for and avoid the financial or reputational harm that may result from a cyber event.

### Travelers Pre-Breach Services Provided by HCL Technologies

Preparation is key in helping to mitigate a potential cyber-related event. To assist policyholders in achieving a higher level of cybersecurity for their organizations, Travelers offers the following pre-breach services from HCL Technologies, a global leader in cybersecurity solutions accessible through the Travelers *eRiskHub*:

- ► HCL Technologies Cyber Resilience Readiness Assessment and Cybersecurity Professional Consultation An online assessment designed for an organization to quickly understand its current cybersecurity posture while receiving an official report and up to a one-hour consultation with an HCL Technologies security professional to help in improving areas of weakness or vulnerability.
- ► HCL Technologies Cybersecurity Awareness Training Videos
  Gain access to security awareness training videos as a method of defense against cybersecurity threats
  by promoting proactive employee behavior. These courses can be used to complement your employee
  training requirements.
- HCL Technologies Consulting Services
   Boost your cybersecurity readiness with HCL Technologies solutions, including HCL Technologies
   Cybersecurity Incident Response Review, HCL Technologies Cybersecurity Vulnerability Assessment and HCL Technologies Cybesecurity Architecture Review.

# Travelers knows cyber coverage solutions.

To learn more, talk to your independent agent or visit travelers.com/cyber.

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