

Cyber insurance

WHEN YOU PURCHASE CYBER INSURANCE FROM TRAVELERS CANADA, YOU GET A LOT MORE THAN LIABILITY COVERAGE



Introducing value-added services from IDT911 to help you protect your company's good name

If your organization handles or stores customer or employee information, you are at risk for a privacy breach. The risk grows if you store the information electronically, or routinely deal with credit cards, social insurance numbers and other sensitive information.

Travelers Canada offers insurance coverage to help manage the risk of such an attack. We also do more. Through a partnership with IDT911, our **Travelers Canada CyberRisk™** and **Cyber+™** policies include critical resources to help you manage a breach and tools to help you reduce the risk of having a breach in the first place.

Travelers Canada is pleased to offer the following value-added services via IDT911:

- Breach preparedness and crisis management assistance to confidently assess the situation
- Help to manage the crisis, control the damage, safeguard your business reputation, and avoid possible fines and civil litigation
- Delivery of timely notification to preserve customer and employee goodwill, and access to personalized fraud expert assistance if any become victims of identity theft or fraud as a result of the breach
- Access to valuable tips, resources and training through a secure breach preparedness website

Resources to help reduce the risk of a breach:

IDT911 offers a secure breach preparedness website for **Travelers Canada CyberRisk** and **Cyber+** policyholders and brokers. The site features easy-to-understand tips, guidelines and training to help businesses minimize the risks and impact of a breach. This is a resource to use anytime, not just when there is a claim.

Support if you experience a privacy breach:

- Help in determining the extent of a breach and next steps
- Assistance in developing the required notifications to victims of a breach
- Advice on industry best practices regarding breach response
- Support organizing your media response
- Expert case handling from first call to remediation with built-in identity theft resolution for all affected individuals

The facts:

Of the data breaches investigated in the 2013 Verizon Data Breach Investigations Report (DBIR):

- 31% involved companies with fewer than 100 employees
- 78% employed techniques classified as “very low” or “low” difficulty
- 75% of attacks were untargeted and opportunistic
- 66% took months or more to be discovered
- Victims represented a wide range of industries:
 - Financial organizations (37%)
 - Retailers and restaurants (24%)
 - Manufacturing, transportation and utilities industries (20%)
 - Professional services firms (20%)

Frequently asked questions

What is a privacy breach?

A privacy breach is a security incident in which sensitive, protected or confidential data is intentionally or unintentionally released to an untrusted environment.

Lost data may involve personal information, such as social insurance number, financial information such as credit card or bank details, and personal health information.

What do I do if I think I’ve had a breach?

At the first sign of a breach or when you have a breach-related question or concern, contact your local Travelers Canada claim office. Once your eligibility is verified, basic contact information is taken and provided to an IDT911 breach consultant. The breach services team will contact you within one business day.

How can I learn more?

Contact your insurance broker to learn about these services and all Travelers Canada’s cyber offerings.

About Travelers Canada

Travelers Canada is the strategic Canadian operation of The Travelers Companies, Inc., a leading multinational property and casualty insurance company with approximately 30,000 employees and more than 150 years of experience in the industry. At Travelers Canada we work hard to get things right. We are part of an industry-leading organization committed to continuously evolving to meet customers’ ever-changing needs, and anticipating their needs for the future.

About IDT911

IDT911 is the premier provider of personal-touch identity management solutions, identity theft recovery services, breach services and data risk management solutions for businesses. IDT911’s breach services team has expertise in a range of disciplines, including: data security, computer forensics, privacy law, information technology and business administration.



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