



SPECIALTY INSURANCE | CYBER LIABILITY



Travelers Canada CyberRisk[®] coverage highlights

TRAVELERS CANADA

Is your organization the next victim?

In today's data-driven world where sensitive information is stored and transferred electronically, organizations of all sizes are vulnerable to costly and damaging liabilities from data security breaches that are occurring at alarming and growing rates.

Travelers Canada CyberRisk[®] has several coverage options to help you protect your business. You can choose a combination of coverages to best suit your business.

LIABILITY INSURING AGREEMENTS
Network and information security liability
Communications and media liability
Regulatory defence expenses

Liability insuring agreements

1. Network and information security liability –

Cap provides coverage for:

- Claims arising from the unauthorized access to data containing identity information
- The failure to provide notification of a data breach where required by law
- Transmission of a computer virus
- Liability associated with the failure to provide authorized users with access to the company's website

- Failure to comply with the insured organization's privacy policy
- Emotional distress, mental anguish, humiliation and loss of reputation

2. Communications and media liability – Provides coverage for claims arising from copyright infringement, plagiarism, defamation, and libel and slander in electronic content, such as websites and email

3. Regulatory defence expenses – Coverage for governmental claims made as a result of network and information security liability or communications and media liability

FIRST PARTY INSURING AGREEMENTS
Crisis event management expenses
Security breach remediation and notification expenses
Computer program and electronic data restoration expenses
Computer fraud
Funds transfer fraud
E-commerce extortion
Business interruption and additional expenses

First party insuring agreements

1. Crisis event management expenses – Coverage up to 24 months of public relations services to mitigate negative publicity as a result of cyber liability

2. Security breach remediation and notification expenses – Cap provides coverage for:

- Costs incurred to determine whose identity information was accessed
- Notification to those individuals of the security breach
- Credit monitoring for up to 24 months or longer where required by law
- Call centre to handle inquiries
- Identity fraud expense reimbursement for those individuals affected by the security breach

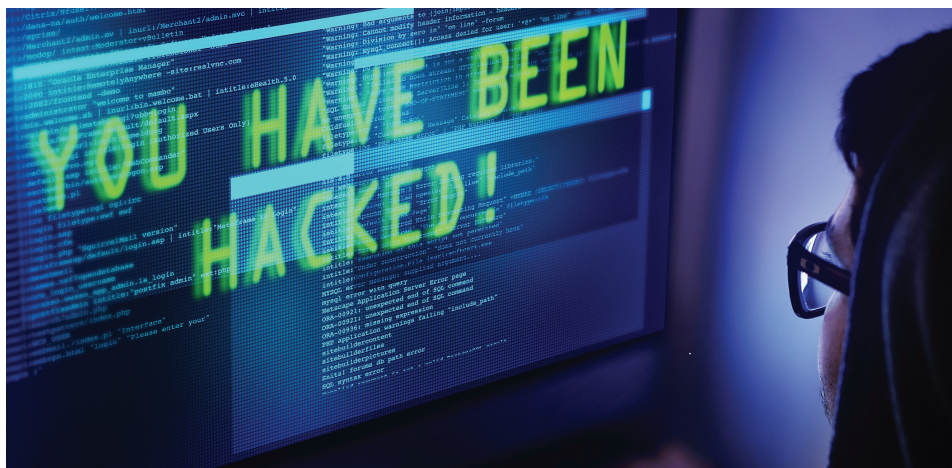
3. Computer program and electronic data restoration expenses – Coverage for expenses incurred to restore data lost from damage to computer systems due to a computer virus or unauthorized access

4. Computer fraud – Coverage for loss of money, securities or other property due to unauthorized access to a computer system

5. Funds transfer fraud – Coverage for loss of money or securities due to fraudulent transfer instructions to a financial institution

6. E-commerce extortion – Coverage for money paid due to threats made regarding an intent to fraudulently transfer funds, destroy data, introduce a virus or attack a computer system, or disclose electronic customer information

7. Business interruption and additional expenses – Coverage for loss of income, and the extra expense incurred to restore operations as a result of a computer system disruption caused by a virus or other unauthorized computer attack, including operating expenses that must continue during the interruption period



Get the protection you need today and the peace of mind that you deserve.

To learn more about Travelers Canada CyberRisk insurance, contact your broker.



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