



CYBER+™



Cyber+™ Expense Reimbursement Coverage

TRAVELERS CANADA

Organizations of all sizes are vulnerable to costly and damaging liabilities from increasingly frequent data security breaches. Whether data is compromised by a hacker, virus, cyber thief, or because of lost or stolen computers, laptops, flash drives, smart phones or dumpster diving, breaches have serious ramifications.

Finding the cause of and remedying a breach takes time and resources. Many jurisdictions now legally mandate companies to notify customers about information breaches. Technology companies can also suffer immense reputational damage as well as business interruption costs.

Cyber+™ Expense Reimbursement Coverage offers eight optional first-party insuring agreements designed to help protect your technology business.

Security Breach Notification and Remediation Expenses Coverage

Reimburses the named insured for reasonable costs incurred as a result of a security breach to:

- Determine the cause of the security breach and the persons whose identity information was accessed or acquired without their authorization
- Develop materials to notify the persons, and notification to those persons whose identity information was accessed or acquired without their authorization
- Provide credit monitoring for 365 days
- Provide a call center to handle inquiries

Crisis Management Service Expenses Coverage

Reimburses the named insured for reasonable costs associated with retaining public relations services to mitigate negative publicity generated from loss covered under any of your Cyber+™ coverage forms.

Business Interruption and Additional Expenses Coverage

Reimburses the named insured for loss of income and additional expenses incurred to restore operations, as a result of a computer system disruption caused by a virus or other unauthorized computer attack.



Extortion Expenses Coverage

Reimburses the named insured for money paid due to threats made regarding intent to sell or disclose information about your customers, initiate an intentional attack on your computer or communications network, destroy data, or other covered threats against you.

Computer Program and Electronic Data Restoration Expenses Coverage

Reimburses the named insured for reasonable expenses incurred to restore, replace or reproduce computer programs, software or other electronic data stored within your computer or communications network, which have been damaged or destroyed as a result of a computer violation.

Computer Fraud Coverage

Reimburses the named insured for the loss of money, securities or other property due to unauthorized and fraudulent entry of data or computer instructions into your computer or communications network.

Funds Transfer Fraud Coverage

Reimburses the named insured for electronic loss of money or securities due to a fraudulent transfer instruction to a financial institution.

Telecommunications Theft Coverage

Reimburses the named insured for charges that are directly attributable to the intentional, unauthorized and fraudulent access of your outgoing long distance services.



For more than a quarter-century, Travelers has been a leading insurer of technology companies. To learn more about these Cyber+™ coverages, contact your insurance broker or visit travelerscanada.ca



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