



Cyber protection for office and technology customers

SUMMARY OF COVER

This is only a summary of the cover which may be provided under each head of cover. How the policy will respond to an individual claim will depend upon the facts and circumstances of the individual claim. See policy wording for full details of coverage.

Network security - what we cover:

Please note that individual limits apply to both random and specific attack coverage

Network security highlights:

- Property damage and resulting business interruption
- Data breach notification expenses
- Random and specific attack cover available
- Warranty and condition precedent free wording

Random attack

Property damage

To a client's phone system, computer network, data and website

Business interruption

Where this results from Property damage

Includes cover for a denial of service attack resulting in authorised users being unable to access systems

Specific attack

Property damage

To a client's phone system, computer network, data and website

Business interruption

Where this results from Property damage

Includes cover for a denial of service attack resulting in authorised users being unable to access systems

Data breach notification expenses

- Cost of developing and mailing documents for those affected
- 365 days of credit monitoring for those affected
- Establishing and maintaining a call centre for those affected

Optional additional benefits:

| | Specific attack | Random attack |
|--|-----------------|---------------|
| Telecommunications theft* Covers loss where our insured's phone system has been hacked into and then used fraudulently | ✓ | ✓ |
| PR Crisis management* Covers PR fees where a campaign is run in order to help prevent further loss | ✓ | ✓ |
| Post loss security services* Covers network security costs to help prevent further loss. Includes forensic fees to investigate a data breach | ✓ | ✓ |
| Rewards* Pays the cost of rewards which help lead to the arrest & conviction of individuals who are responsible for acts covered under this policy | ✓ | ✓ |
| Dependent business Extends the Business Interruption cover to a Dependent Business computer system which has been specifically targeted | ✓ | X |

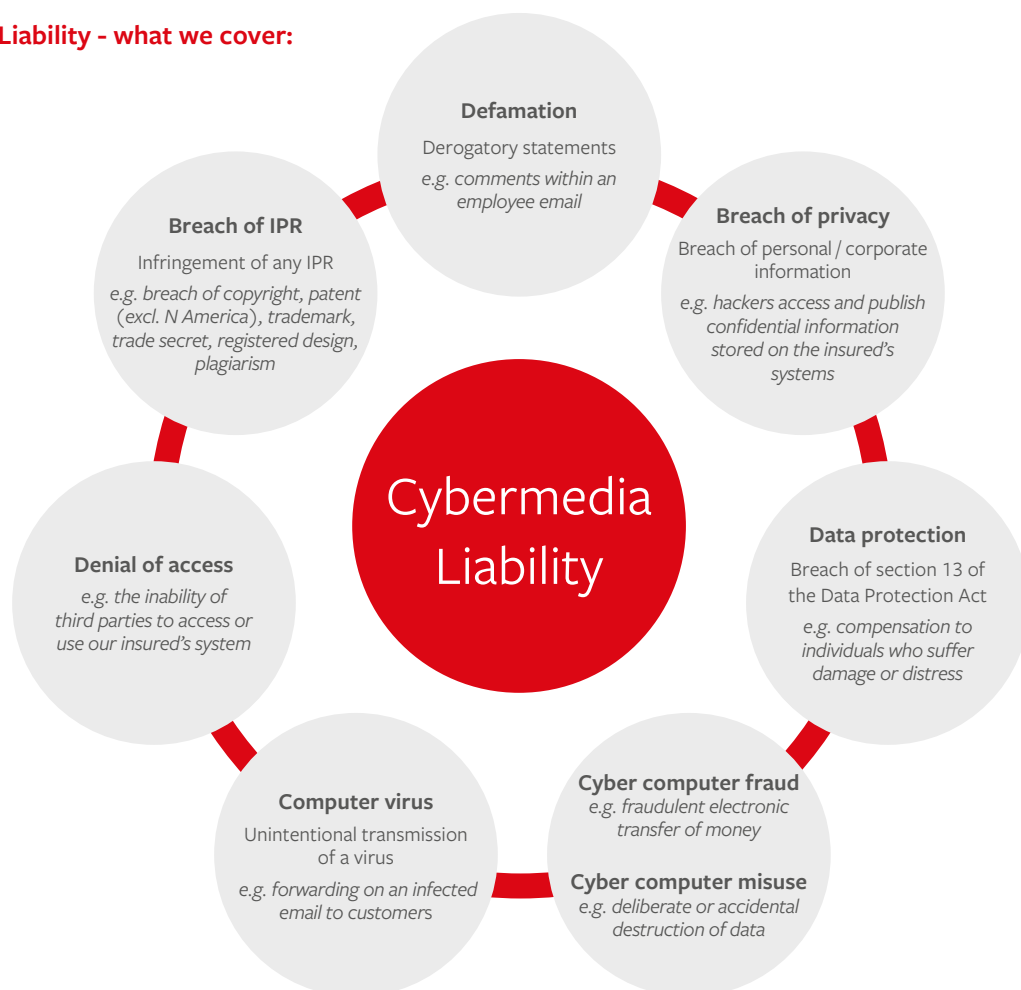
* Telecommunications Theft, PR Crisis Management, Post Loss Security Services & Rewards have a blended limit for any one claim and during the policy period in respect of both random and specific attack



Cybermedia liability highlights:

- Comprehensive cover for third party cyber liabilities
- Breach of intellectual property rights cover available and includes breach of patent cover (excluding North America)
- Warranty and condition precedent free wording

Cybermedia Liability - what we cover:



Reasons to choose Travelers

- Our new Office and Technology packages provide market leading coverage with the ability to provide bespoke cover according to individual client requirements.
- A one-stop shop for our Office and Technology clients. Other policies which may be of interest include Professional Indemnity, Directors & Officers, Employment Practices Liability, Crime, Kidnap & Ransom and Event Cancellation.
- Travelers has a long established presence in the Office and Technology sectors which has enabled us to build up an in-depth understanding of these markets and individual customer requirements.
- Our dedicated team of specialist risk experts provide our Office and Technology clients with free risk support and advice to help manage and control key business risks.
- Claims are handled by industry experts who have the experience to understand our clients' businesses.

About Travelers

The Travelers Companies, Inc. is a leading provider of property liability insurance for motor, home and business. The group has more than 30,000 employees and operations in the United States, Canada, UK and Ireland, and a joint venture in Brazil, under the brand J. Malucelli Participações em Seguros e Resseguros S.A.

The group has total assets of approximately \$105 billion, shareholders' equity of \$25 billion and total revenue of \$26 billion, as of December 31, 2013.

Our European based operations offer our customers a wide range of coverage through Travelers Insurance Company Limited, Travelers Syndicate Management Limited (Syndicate 5000 at Lloyd's), and Travelers Underwriting Agency Limited.

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