



Your Partner in Cyber Risk

A guide to policy benefits



Travelers Cyber Risk Services

Monitoring, tools and services that help to predict and prevent cyber threats – so that you can focus on growing your business, not responding to cyberattacks.

CYBERRISK POLICIES INCLUDE:

Always-On Threat Monitoring and Alerts

- Take action with same-day threat alerts that help to stop attacks before they escalate.
- Review step-by-step actions tailored to your organization.

Expert Guidance from Our In-House Cyber Risk Services Team

- Get personalized guidance to strengthen security and reduce risk.
- Maximize the effectiveness of your security investments.

24/7 Cyber Risk Dashboard

- Check your cyber exposure and view custom security recommendations anytime.
- Access a network of preferred security vendors.

Personalized Policy Onboarding

- Meet your Travelers Cyber Risk Services team and get familiar with your service offerings.
- Review your current security report and receive actionable recommendations.

ORGANIZATIONS THAT ENGAGE WITH THESE SERVICES WERE SHOWN TO:

- Be **20%** less likely to experience a cyber breach
- See **27%** lower total claim costs per cyber breach

*The frequency and severity of cyber insurance claims were found to be lower on average across all policyholder organizations that met a minimum threshold for engaging with the service offerings described above by registering their account on the cyber risk dashboard.

CUSTOMER STORY



Policyholder virtual private network (VPN) credentials are seen for sale on a dark web marketplace



Within minutes, Travelers has reached the policyholder and broker



VPN is taken offline to prevent the spread of an attack



Travelers helps policyholder set up multifactor authentication (MFA) on VPN accounts



Major ransomware attack averted, avoiding potential interruption to operations, reputational harm and an estimated \$250,000+ claim

HOW IT WORKS:

- 1. Get Started:** After your policy is issued, we'll send an email inviting you to register for the Travelers Cyber Risk Dashboard.
- 2. Onboarding Call:** You'll meet your dedicated team and explore our services to maximize risk prevention.
- 3. Year-Round Support:** Schedule an eligible service from the menu below anytime by sending us an email.

You and your insurance representative can reach us at cyberservices@travelers.com.

Online Tools and Always-On Services	All Cyber Policyholders
Cyber Risk Dashboard	
External perimeter scanning	
Personalized alerts for emerging cyber threats	
Continuous dark web monitoring	
Cyber expert security consultations	Up to 5 calls
Multifactor authentication implementation support	Up to 5 calls
Self-service risk assessment	
Employee security awareness training	
Discounted vendor rates	
Cyber newsletters and webinars	

Expert Support <small>Available to policyholders with \$1M+ cyber limit and the gross annual revenue shown in each column</small>	Under \$50M Revenue	\$50-100M Revenue	\$100M+ Revenue
Policy onboarding call	30-min call	30-min call	30-min call
Meet the data breach coach	1-hr call	1-hr call	1-hr call
Post-incident consult	1-hr call	1-hr call	1-hr call
Scan reports for third-party vendors		15 scans	15 scans
Expert NIST-based risk assessment		1-hr call	1-hr call
Incident Response Tabletop Exercise*		30-min prep call	2-hr virtual + prep call
Incident Response Planning (IRP)	Template and guide	Template and guide	1-hr call
Business Continuity Planning (BCP)	Template and guide	Template and guide	1-hr call

*On-site tabletops are available via third-party vendors at a reduced cost.

WHAT ARE THE STEPS TO THE TRAVELERS BREACH RESPONSE?

Handling a cyber-related event can be daunting but is a responsibility your business needs to be prepared for. When you think an event has occurred, what do you do? At Travelers, we are here to help with our experience, knowledge and expert resources to provide your business with a seamless claims process.



STEP 1

Contact a Travelers Claim specialist when you think an event may have occurred

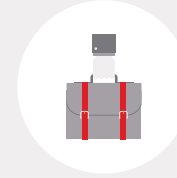
If you have a question or think a cyber event may have occurred, contact us. We will walk you through the situation and determine the resources necessary to specifically address your situation.



STEP 2

A Travelers Claim specialist will discuss and triage the current situation with you, usually within an hour.

This session will quickly and effectively determine if computer forensics are needed, if notifications are required and what legal action may result.



STEP 3

A data breach coach will be assigned for immediate assistance

A data breach coach is a data security/ data privacy lawyer who specializes in responding to data breaches and events. They are an essential part of managing a data event for your business.



STEP 4

Where needed, Travelers will establish a dedicated team from a network of vendors in order to respond quickly to your business's event

Travelers works with industry-leading vendors and can help you set up a team, potentially including:

- Data breach coach
- Call center vendor
- Forensic investigators
- Credit monitoring service
- Public relations firm
- Notification vendor



STEP 5

Consistent communication

Travelers is here when your business is in need. You and your agent will be informed and kept apprised throughout the process with direct and regular contact with the Travelers Claim team during and outside business hours. Travelers will manage the process, and your level of involvement is up to you.



STEP 6

Resolution of incident

Travelers has the right experience and experts to assist you in resolving an event and helping you to get your business back to its normal operations.

When a cyber event occurs, having the right response and the right carrier can help a business's bottom line and reputation.



Travelers Excess and Surplus Lines Company and its property casualty insurance subsidiaries and affiliates, Hartford CT 06183

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