

Smart Tech E+O[®] policies combine Travelers’ A++-rated paper* with best-in-class underwriting, proven risk prevention services and the peace of mind of an experienced in-house claims team.

Why offer Smart Tech E+O[®] coverage?

- Hands-on partnership with team of experienced underwriters.
- Flexible approach to accommodate complex risks.
- In-house claims team with decades of combined experience.
- Personalized cyber threat alerts.
- On-call guidance from cybersecurity experts.
- Prioritized security recommendations on the Cyber Risk Dashboard.
- Retention reduction endorsement for primary policyholders who complete the security questionnaire in the Cyber Risk Dashboard. Policyholders are eligible to receive up to a 25% reduction on their policy retention (subject to a maximum reduction of \$25,000).
- Access to Travelers Cyber Risk Services, have been shown to reduce the risk of a cyber breach by almost 20% and lower the total claim cost per cyber breach by nearly 27%.*

*The frequency and severity of cyber insurance claims was found to be lower across all policyholder organizations that registered their account on the Cyber Risk Dashboard.

Excess Coverage

- Follow-form coverage
- Drop-down coverage for sublimits

*A.M. Best’s rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit travelers.com. Ratings listed herein are as of August 2, 2024, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.

Enhanced coverage options available

- Broad Third-Party Liability Coverage for Technology Services and Products
- Coverage for Ancillary Miscellaneous Professional Liability Exposures Included on a Blanket Basis
- Broad First-Party and Third-Party Cyber Liability Coverage
- Cyber Extortion and Ransomware Coverage – Full Policy Limit
- System Failure Coverage – Full Policy Limit
- Contingent Business Interruption and Contingent System Failure Coverage – Full Policy Limit
- Cybercrime, Social Engineering and Invoice Manipulation Coverage
- Media Liability – Online and Offline Coverage
- Reputation Harm Coverage
- Full Prior Acts for Cyber Insuring Agreements
- Cybercrime Sublimits Available up to \$1M
- Non-IT Dependent Business Interruption and System Failure
- Solicitation Claims Coverage for Violations of TCPA and CAN-SPAM Act
- Contingent Bodily Injury and Property Damage

Appetite

- Primary and excess cyber risks with earnings up to \$2B in gross annual revenue
- Limits up to \$5M

Key risk classes include

- IT Consultants
- Data Analytics
- IT Staffing Firms
- Telecommunications Service Providers and Consultants
- E-Cycling and Shredding
- Software Developers
- Digital Advertising Agencies
- Web Design and Hosting
- Technology Hardware Developers
- Software-as-a-Service (SaaS)
- Value-Added Resellers
- Data Management, Hosting and Colocation

And many more

About Corvus

For more information contact your Corvus by Travelers underwriter today.

Corvus Insurance, a wholly owned subsidiary of Travelers Insurance, is building a safer world through insurance products that help to reduce cyber risk for policyholders. Corvus Insurance’s Smart Cyber Insurance[®] and Smart Tech E+O[®] products include broad coverage, in-house claims handling, and Cyber Risk Services that help prevent cyberattacks through threat alerts for policyholders and the partnership of our in-house cybersecurity experts.

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

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