

CyberTech+ Your First-Choice Protection for Network and Information Security

Business operations everywhere are online and using electronic data. With that comes the profound responsibility to protect your customers' private information, to prevent the inadvertent transmission of computer viruses and to ensure that authorized users are able to securely access your website or computer network. The theft or misuse of private or confidential customer information occurs daily. Even though a company may not have done anything wrong, it may face suits from its customers. What if that happened to you? Would you be prepared to face this on your own? If your only insurance coverage is a general liability policy, it's likely you do not have coverage for this type of loss.

Claim Scenario

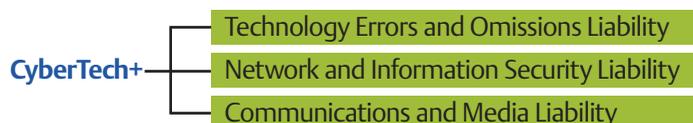
Your employee's company laptop is stolen from his home. The laptop contains private financial information of your customers. Your customers sue you for damages resulting from your failure to protect their private financial information.

Your employee inadvertently downloads a destructive computer virus that spreads to other files housed on your computer network. Your client downloads information from your website, allowing the virus to spread to the client's computer system and resulting in widespread loss of data and a computer network shutdown. Your client sues you, contending you should have prevented transmission of the virus. The client seeks damages for the lost data and economic loss caused by the network shutdown.

Result

In both scenarios, CyberTech+ Network and Information Security Liability would be there to help because a network and information security wrongful act includes "failure to prevent unauthorized access to, or use of, electronic data containing private or confidential information of others" and "failure to prevent the transmission of a computer virus."

CyberTech+ consists of three coverages. Choose one. Choose them all. Build the policy you need to round out your protection and fill in gaps not covered by your general liability policy. Build protection in-synch with your needs.



To make things easy, a general provisions form applies across all coverages and contains common terms such as defence of claims of suits, limits of coverage, deductibles and exclusions applicable to all coverages.

Travelers Canada has been a leading insurer of technology companies. Our Network and Information Security Liability coverage helps protect you in every corner of the globe and in every business stage– from garage to greatness.

Network and Information Security Liability coverage is specifically tailored for today’s hi-tech companies. It protects your bottom line against damages that you must pay because of economic loss resulting from the failure to protect unauthorized access to or use of electronic data, transmission of a computer virus or unauthorized use of your website or computer or communication network. Claims and suits for such damages – typically not covered under a commercial general liability policy – could be catastrophic.

Coverage highlights

- Enterprise-wide coverage
- We are with you wherever you are doing business. You can rest assured that if there’s a claim or suit brought against your company for a wrongful act, you will have the support and legal representation you will need. Your protection follows you – worldwide*.

- Duty to defend covered claims or suits
- An expanded list of protected persons that includes:
 - Others you must insure as required by written contracts
 - Your unnamed subsidiaries
 - Your newly acquired or formed organizations
 - Employees, including permanent and temporary workers
- Coverage provided on a claims-made and reported basis

HAVE YOU ASSESSED YOUR EXPOSURE TO NETWORK AND INFORMATION SECURITY LIABILITY RISKS AND THE POTENTIAL IMPACT TO YOUR COMPANY?

To find out more about any of our CyberTech+ coverages, contact your broker or visit www.travelerscanada.ca

* For operations in foreign countries that require a local policy, Travelers Canada can assist in obtaining the local policy.

St. Paul Fire and Marine Insurance Company

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