

Introducing **CyberFirst Essentials – Small Business** Available through 2nd Gen Travelers **Express[®] for Master PacSM**

SELECT ACCOUNTS

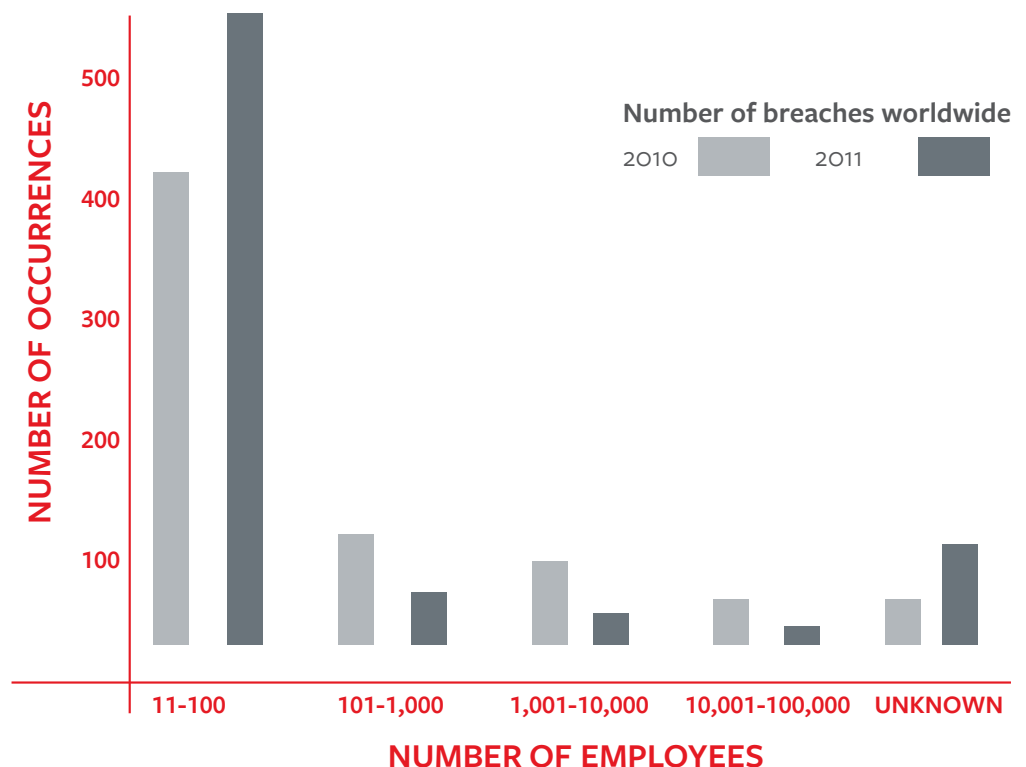
CyberFirst Essentials – Small Business is a new coverage available across all business segments which offers Information Security Liability and Breach Essentials. This means liability coverage for a claim or suit when the insured fails to protect identity information from being accessed, and reimbursement for expenses incurred by the insured as a result of a security breach, i.e. costs to notify affected individuals as well as credit card monitoring.

With just a few simple underwriting questions, this coverage is available for quote-to-issue in 2nd Gen in conjunction with all your **Master Pac** policies.

With a wide range of limits and competitive pricing, **CyberFirst Essentials – Small Business** is a simple solution that offers extensive coverages that small businesses need.

- Information Security Liability Limit starting at \$25,000**
- Breach Essentials Limit starting at \$10,000**
- Minimum premium starting at \$120**

Frequent victims
Small businesses are victims of cyber attacks more often than large firms.



Why CyberFirst Essentials – Small Business, and why now?

Cybercrime is on the rise. Small businesses have seen a substantial increase in security breach or data loss incidents in the past year. 72% of these occurrences worldwide impact businesses with 100 employees or less.* The need for this coverage is clear, and the need is now.

Cybercrime is a threat to small businesses every day. Between computer fraud, hacking, phishing, malware, etc. – the opportunities for a data loss or theft are vast. Some of the most common ways a security breach can occur within a small business include:

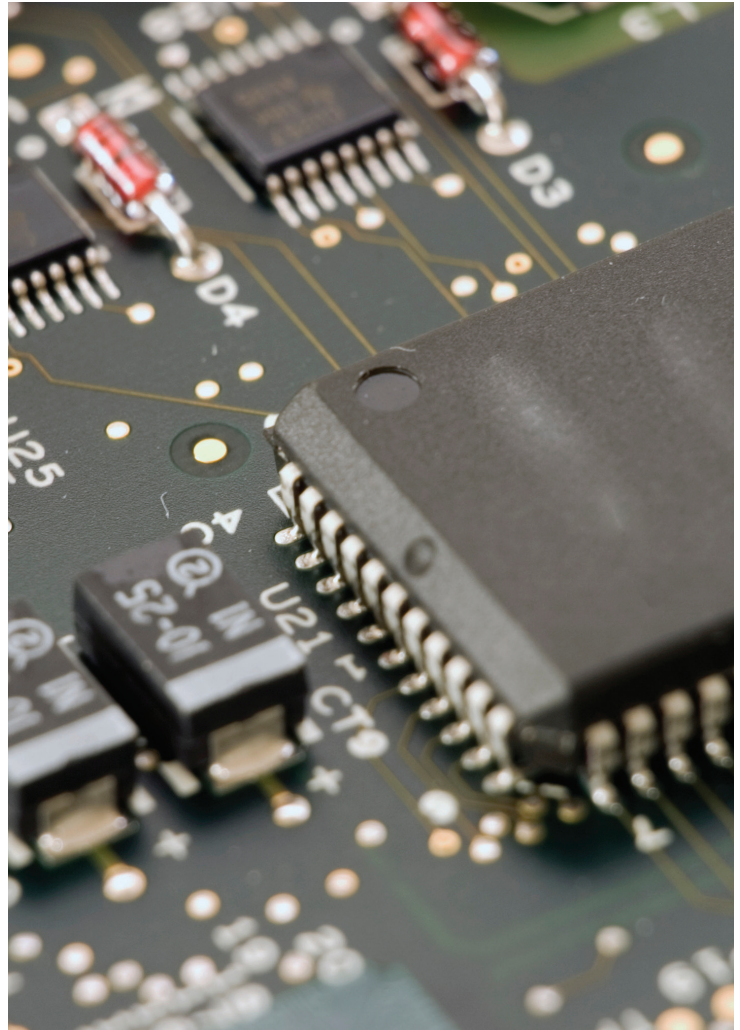
- Online hacking and data theft of confidential information such as credit cards, social security, medical data, etc.
- Accidental loss or sharing of proprietary information
- The loss or theft of paper records from an office location

With the addition of **CyberFirst Essentials – Small Business** to our variety of coverages and services, Travelers now offers the protection your clients need. Quote your small commercial policies with us today to see for yourself.

It's better under the umbrellaSM.

Not available in AR, LA, MT, NM, SD, or VT.

* Verizon 2012 Data Breach Investigation Report



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The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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