

# Introducing **CyberFirst Essentials – Small Business** Available through 2nd Gen Travelers **Express<sup>®</sup> for Master Pac<sup>SM</sup>**

**SELECT ACCOUNTS**

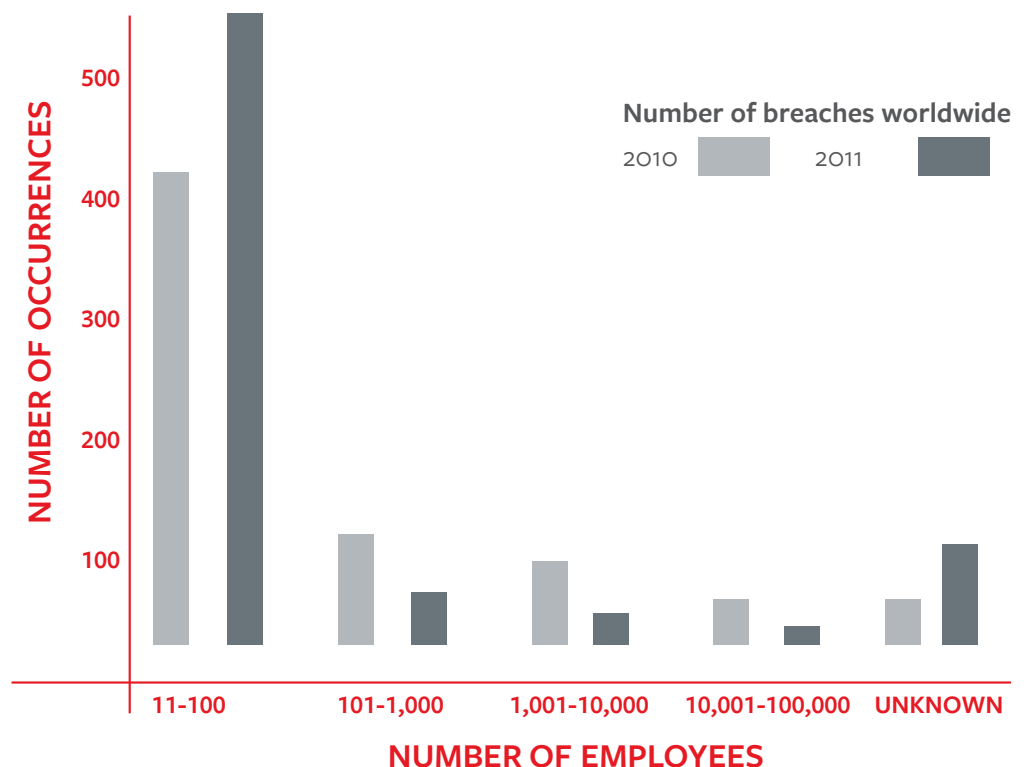
**CyberFirst Essentials – Small Business** is a new coverage available across all business segments which offers Information Security Liability and Breach Essentials. This means liability coverage for a claim or suit when the insured fails to protect identity information from being accessed, and reimbursement 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:

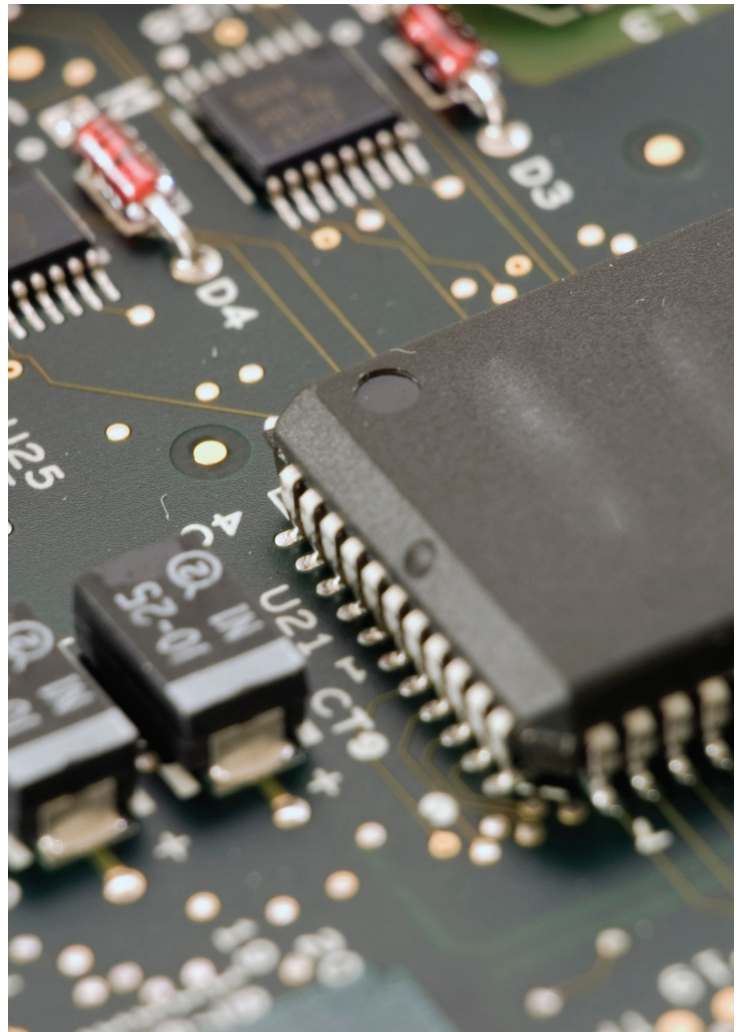
- Online hacking and data theft of confidential information such as credit cards, social security, medical data, etc.
- Accidental loss or sharing of proprietary information
- The loss or theft of paper records from an office location

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 umbrella<sup>SM</sup>.*

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

\* Verizon 2012 Data Breach Investigation Report



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