

# CyberRisk

## CLAIM SCENARIOS

A CyberRisk policy can help protect against data breaches and other fast-evolving cyber exposures not covered by standard property and liability policies. Travelers CyberRisk policy responds in multiple ways such as security card data remediation and notification expense, network and information security liability, regulatory defense expenses, crisis management event expenses, and computer program and electronic data restoration expenses.

### Claim Scenarios

#### Data Breach

The home computer system of a community association treasurer is compromised when a third party sends a malware program via email. The invasive software allows the third party to access the system and capture files on each of the residents that includes names, addresses and Social Security numbers.

#### Ransomware

The insured's computer system is compromised by ransomware. Forensic providers contain the virus and determine that the source of the infiltration is a vulnerability in the insured's computer system. Upon recommendation from the forensic provider, the insured purchases new software to improve its system security.

#### Hacker event

A skilled criminal hacked into the insured's internal processing system and got names, addresses and credit info for 50k members. The Privacy Breach Notification insuring agreement could pay costs for retaining legal counsel to assist with the breach response, including forensics, notice requirements and expenses. Also, the Betterment insuring agreement could pay for costs to improve the computer system to eliminate vulnerabilities that could lead to a similar breach.

#### Stolen laptop

Someone broke into the car of a treasurer of a business and stole his laptop, which contained personal information, credit card data and account numbers of the business' clients. The clients sued the business for damages resulting from its alleged failure to protect their private financial information. The Privacy and Security insuring agreement could pay expenses for failure to prevent unauthorized access to, or use of, data containing private and confidential information.



**\$7,910,000**  
is the **average** total cost of  
a data breach in the U.S.



Source:  
Ponemon Institute ©2018 Cost of Data Breach Study: Global Overview

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