

# CYBER LIABILITY CLAIMS PROCESS

When it comes to notifying your insurance company of an actual (or potential) cyber liability breach, the most important thing to remember is to report the incident as soon as possible. The insurance company's cyber team is there to help you through the process and handle the forensic investigation. Never try to investigate a cyber liability breach on your own, as it can hinder the investigation itself and potentially lead to more harm.

When calling the insurance company to report the incident, it is important to have the following information:

1. Policy number
2. Effective and expiration date of the policy
3. Point of contact for the claim (including a direct phone number and e-mail address – do not provide a general email address or phone number as this can delay the investigation)
4. Date of claim/cyber breach (always let them know if it is a potential or actual incident)
5. Description of the cyber breach (including city, state and event that led you to discover the incident)
6. The type of personal and/or confidential information that the breach impacted
7. Number of individuals and electronic devices that were compromised due to the breach

Please also be prepared to send the insurance company all relevant information related to the case such as reports, screenshots, documents, etc., as it better prepares them for the investigation. Again, it is important to first report the incident itself, even if you do not have all of the needed information.

## Report a Cyber Claim

A Cyber claim should be reported immediately after a known or suspected cyber security breach, data privacy breach, or other cyber event.

Global Technology and Public Sector policyholder

- Call: [1-800-238-6225](tel:1-800-238-6225)
- Email: [first.report@travelers.com](mailto:first.report@travelers.com)

Private Companies, Nonprofit Organizations, Financial Institutions, Public Companies and Professional Liability policyholders, you can report your CyberRisk / Data Breach claim by using any of these options:

- Contact your agent
- Email: [BSIClaims@travelers.com](mailto:BSIClaims@travelers.com)
- Call: [1-800-842-8496](tel:1-800-842-8496)
- Fax: 1-888-460-6622
- Mail to:  
Travelers Bond & Specialty Insurance Claim  
P.O. Box 2989  
Hartford, CT 06104-2989

For questions related to claim reporting or handling, please call [1-800-842-8496](tel:1-800-842-8496).

Available 24 hours a day, every day.



## How Travelers CyberRisk Coverage and Claim Services can help your business through a cyber event

**Cyber events and data breaches happen every day.**

In spite of tools and strategies to tighten data security, an employee could mistakenly lose a laptop on his commute to work or the cloud vendor your business uses to store customer data could be compromised. The potential for a cyber event is real regardless of the size or type of your business.

Travelers offers CyberRisk insureds our experience and knowledge and we can coordinate expert resources to provide your business a seamless claims process that includes:

### A breach response may include

#### FORENSICS

The process to determine the source of a breach and identify the persons whose information was accessed

#### NOTIFICATIONS

To victims of a breach; may include physical mailings, emails and call centers

#### LEGAL ASSISTANCE

To determine applicable laws develop materials and revise on how to proceed

#### PUBLIC RELATIONS

Services to mitigate negative publicity

#### CREDIT MONITORING

For victims of a breach and can include identity fraud assistance

#### REGULATORY CONCERNS


Management of potential governmental claims that could be made



# What are the steps to Travelers Breach Response?

Handling a cyber related event or data breach can be daunting, but is a responsibility your business needs to be prepared for. When you think an event has occurred, what do you do? As a Travelers insured, we are here to help with our experience, knowledge and expert resources to provide your business with a seamless claims process.


**STEP 1**



**Contact a Travelers Claim Specialist when you think an event may have occurred**

If you have a question or think a cyber event may have occurred, contact us. We will walk through the situation with you and determine the resources necessary to specifically address your situation.

**STEP 2**



**A Travelers Claim Specialist will discuss and triage the current situation with you, usually within an hour.**

This session will quickly and effectively determine if computer forensics are needed, if notifications are required and what legal action may result.


**STEP 3**



**A Breach Coach® will be assigned for immediate assistance**

A Breach Coach is a data security/data privacy lawyer that specializes in responding to data breaches and events. They are an essential part of managing a data event for your business.

**STEP 4**




**Travelers will establish a dedicated team from a network of vendors in order to respond quickly to your business' event**

Travelers works with industry leading vendors and can help you set up a team potentially including:

- A Breach Coach
- Call center vendor
- Forensic investigators
- Credit monitoring service
- Public relations
- Notification vendor

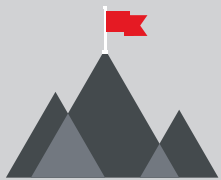
**STEP 5**



**Consistent communication**

Travelers is here when your business is in need. You and your agent will be informed and kept apprised throughout the process with direct and regular contact with your Claim Specialist during and outside business hours. Travelers will manage the process and your level of involvement is up to you.

**STEP 6**



**Resolution of incident**

Travelers has the right experience and experts to assist you in helping to resolve an event and helping you to get your business back to its normal operations.

**It is not a matter of if a breach will occur but when. And when an event occurs having the right response and the right partner can help a business' bottom line and reputation.**

## Travelers knows CyberRisk.

To learn more, talk to your independent agent or broker, or visit [travelers.com/cyber](http://travelers.com/cyber).



[travelersbond.com](http://travelersbond.com)

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