

In addition to the information contained on the standard ACORD application, the following information is required when completing the policy screens for CyberFirst Essentials risks in 2nd Gen Travelers *Express*SM for *Master Pac*SM

THE CYBERFIRST ESSENTIALS LIABILITY COVERAGE FORMS APPLY ON A CLAIMS-MADE BASIS. DEFENSE EXPENSES ARE PAYABLE WITHIN, AND ARE NOT IN ADDITION TO, THE LIMITS OF INSURANCE. PAYMENT OF DEFENSE EXPENSES WILL REDUCE THE LIMITS OF INSURANCE.

General Information	
Applicant – First Named Insured:	Years in Business:
Mailing Address:	
Coverage Options:	<input type="checkbox"/> CyberFirst Essentials Technology Products or Services Errors and Omissions Liability Coverage Form <input type="checkbox"/> CyberFirst Essentials Information Security Liability Coverage Form
Limit Of Insurance:	<input type="checkbox"/> \$500,000 (\$1,000 Deductible) <input type="checkbox"/> \$1,000,000 (\$1,000 Deductible) <input type="checkbox"/> \$2,000,000 (\$2,500 Deductible) <input type="checkbox"/> \$3,000,000 (\$2,500 Deductible) <input type="checkbox"/> \$4,000,000 (\$5,000 Deductible) <input type="checkbox"/> \$5,000,000 (\$5,000 or \$10,000 Deductible)
Available limits may vary based on state eligibility.	

CyberFirst Essentials Technology Products or Services Errors and Omissions Liability Coverage: This coverage provides worldwide coverage (unless prohibited by law) that pays damages because of a covered loss that arises out of the named insured's technology products or services, and is caused by an error, omission or negligent act committed on or after the retroactive date.

CyberFirst Essentials Information Security Liability Coverage: This coverage provides worldwide coverage (unless prohibited by law) that pays damages because of covered loss that is caused by an information security wrongful act (the failure to prevent unauthorized access to, or use of, identity information of others; or the failure to provide notification of any actual or potential unauthorized access to, or use of, identity information or others as required by a security breach notification law that applies to the Named Insured) committed on or after the retroactive date.

Breach Essentials Endorsement and Breach Essentials Endorsement – Technology: Breach Essentials Endorsement provides Security Breach Notification and Remediation And Payment Card Expenses Coverage and Crisis Management Services Expenses Reimbursement Coverage for covered first party expenses arising from covered information security liability losses. Breach Essentials Endorsement - Technology provides the same first-party coverages for both a covered information security liability loss and an errors and omissions liability loss. To use the Breach Essentials Endorsement – Technology, the insured must purchase CyberFirst Essentials (CFE) Technology Products Or Services Errors And Omissions Liability and CFE Information Security Liability.

Section 1: Technology Products or Services Errors and Omissions Liability Questions		
• Does the applicant obtain written contracts or agreements with customers?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Does the applicant have a senior executive or legal counsel review contracts prior to signing?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• What is the highest valued (\$) contract between the applicant and the customer?	\$	
• What is the longest service agreement or contract term between the applicant and the customer?		
o Less than 6 months	<input type="checkbox"/>	
o Greater than 6 months	<input type="checkbox"/>	
o Ongoing Services	<input type="checkbox"/>	
• Do all contracts or agreements include a disclaimer or warranties clause?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Do all contracts or agreements include clauses limiting the applicant's liability for consequential damages?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Have any lawsuits or claims been filed against the applicant concerning its products or services provided?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Within the past 2 years, has the applicant filed a lawsuit against a customer for non-payment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Do products or services enable to conduct monetary transactions or the transfer of funds in real-time?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Is written final acceptance obtained when products are delivered or services completed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Are policies and procedures in place for handling customer's complaints or correction requests?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

• Are independent contractors or subcontractors used?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
o Are they required to carry E&O insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• If the applicant's products or services fail to function, would their customers experience downtime greater than 24 hours?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Does the applicant develop custom proprietary software for others?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Does the applicant provide any of the following for others?		
o System integration	<input type="checkbox"/> Yes	<input type="checkbox"/> No
o Programming	<input type="checkbox"/> Yes	<input type="checkbox"/> No
o Implementation of software	<input type="checkbox"/> Yes	<input type="checkbox"/> No
o Value Added Resale	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Are all mid-term changes to the project scope, milestone, or expectation documented in writing?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Technology PLUS Questions		
• Provide a detailed summary of the applicant's operations:		
• Does the applicant have a written response plan for managing a data breach event?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Do others rely on the availability of the applicant's website to transact business?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Section 2: Information Security Liability Questions		
• In the past three years has the applicant experienced a theft of data, a network or software intrusion, a virus attach, or a hacking incident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
o In the past 3 years has the applicant received a claim or suit as a result?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Do business operations include collection of:		
o Credit or Debit Card Information	<input type="checkbox"/> Yes	<input type="checkbox"/> No
▪ Do business operations include credit cards transactions processed on a website?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
o Social Security Information	<input type="checkbox"/> Yes	<input type="checkbox"/> No
o Medical Information	<input type="checkbox"/> Yes	<input type="checkbox"/> No
o Other confidential information about a company or business	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Does the applicant have procedures in place to detect intrusion and to respond to unauthorized attempts to access its computer systems?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
• Does the applicant encrypt private information on ALL of the following devices that are used in conjunction with, or connected to, business operations?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
o Point of sale devices (for example: credit/debit card readers or other devices, cash registers)		
o Any remote or mobile device that connects to other devices or to the internet to send or receive electronic text or data (for example: laptops, smart phones, Personal Digital/Data Assistants – PDAs)		
o Servers (for example: desktop computers, owned or rented computer servers, backup data storage sources)		
o Internet storage services (for example, cloud computing)		

When the applicant's mailing address falls into one of the following states: AR, MO, NM, RI or WY, it is required by law to have a signed disclosure notice in which Claims Made coverage is identified. This must occur before issuance of a CyberFirst Essentials policy.

The signed copy of the disclosure notice must be maintained in your agency file for the life of the policy.

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This document does not amend, or otherwise affect, the provisions of coverage of any resulting insurance policy issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the applicable provisions of the actual policy issued, the facts and circumstances involved in the claim or loss and any applicable law.

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