



CyberFirstSM

Your First-Choice Protection Against
the Emerging Risks that Technology
Companies Face Every Day

Your company has to be agile to stay ahead of the competition. With this in mind, CyberFirst was developed to provide even greater flexibility in building the right coverage to fit *your* needs, providing enterprise-wide protection for your commercial activities worldwide.

Risks you face include **technology errors and omissions liability**, **network and information security liability** and **communications and media liability**. CyberFirst is designed to help address the need for protection that goes well beyond a traditional general liability policy.

Innovation Creates Risk

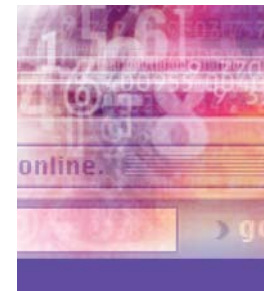
At Travelers, we understand your industry's unique exposures. In fact, we've been providing specialized insurance for technology companies since the 1960s. We were the first company to offer protection for electronic data processing equipment, data and media.

In the 1980s, we began offering specialized underwriting and tailored coverages for the technology industry. Today, we continue to deliver customized insurance protection, risk control and claim solutions that are in-synch with your ever-evolving industry.

Our global solutions are designed for technology companies in these four broad industry segments:



Telecommunications



Information Technology



Medical Technology



Electronics Manufacturing

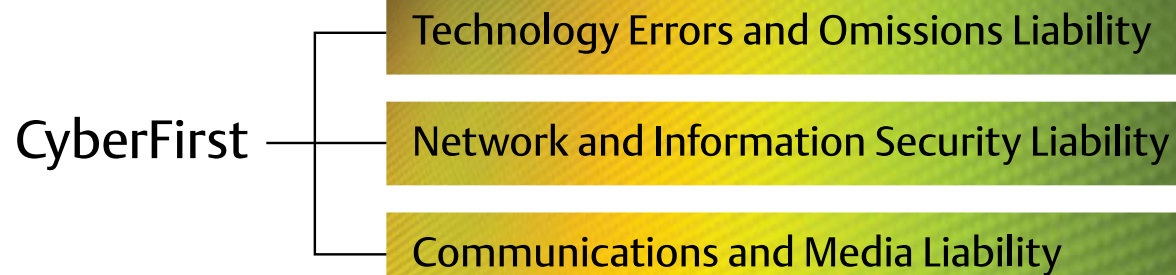
Insuring Innovation Begins Here.

Success requires taking risks. Travelers' technology industry experience makes that easier for you to do.

Three Broad Coverages

Choose One. Choose Them All.

Today's electronic age has created a fast-paced global marketplace that continually generates complex new risks. CyberFirst consists of three coverages. Choose one. Choose them all. Build the policy you need to round out your protection and **fill in gaps not covered by your general liability policy**. Build protection in-synch with *your* needs.



Would you be prepared to face one of these scenarios on your own? With CyberFirst Travelers will be there to help.

Technology Errors and Omissions Liability

Market-leading Technology Errors and Omissions (E&O) Liability coverage protects against damages that you must pay because of economic loss resulting from your products or your work and caused by an error, omission or negligent act.

Consider this scenario:

You develop enterprise labor force software to integrate with a client's HR and payroll systems. You fall behind in delivering the work, resulting in missed milestones and nonfunctioning project modules. You contend that the client repeatedly changed the size and scope of the project. Ultimately, the client fires you and files a lawsuit, seeking to recover lost profits due to the disruption.

Network and Information Security Liability

Cutting-edge coverage protects against risks associated with the failure to protect electronic data containing others' private information, the inadvertent transmission of a virus and the inability of authorized users to access your Web site or computer network.

Consider this scenario:

Your employee's company laptop is stolen from his home. The laptop contains private financial information of your customers. Your customers sue you for damages resulting from your failure to protect their private financial information.

Communications and Media Liability

Broad coverage to protect against claims or suits for damages resulting from unauthorized use of someone else's copyrighted or trademarked intellectual property, whether electronic or in print. It also covers unauthorized use of any advertising material or any slogan or title of others in the advertising of the business of others, and exposures resulting from plagiarism of a literary or artistic format, character or performance in your material.

Consider this scenario:

You place advertisements on your Web site and in your direct mailings to announce a new service offered by one of your important partners. The advertising contains material that your partner's competitor claims it owns. The competitor sues you, contending you are liable for damages caused by unauthorized use of the advertising material.

To make things easy, a general provisions form applies across all coverages and contains common terms such as defense of claims or suits, limits of coverage, deductibles and exclusions applicable to all coverages.

More Than Just Broad Coverage

The Protection You Need — and More

Even the best, most conscientious companies face claims and lawsuits. CyberFirst provides front-line defense along with outstanding management of even the most challenging claims.

First in Claim

With decades of litigation and claims experience, Travelers' unparalleled technology claim specialists are focused on protecting your interests and resolving your claims. Along with a network of outside lawyers with technology industry specialization and experience, we respond quickly and effectively to these highly-complex claims and lawsuits. Rely on us when the unexpected strikes.

Worldwide Protection

At Travelers, we're with you wherever you're doing business. You can rest assured that if there's a claim or suit brought against your company for a covered wrongful act, you'll have the support and legal representation you'll need. Your protection follows you — worldwide*.

The Travelers' Financial Strength and Stability

Travelers has more than 150 years of leadership, experience and stability. We are a Fortune 100 company and the second-largest commercial property-liability insurer in the United States. Independent services, such as A.M. Best, Standard & Poor's and Moody's consistently give us high financial strength ratings.

*For operations in foreign countries that require a local policy, Travelers can assist in obtaining the local policy.

Have you assessed your exposure to these emerging risks and the potential impact to your company?
To learn more about CyberFirst, contact your independent agent or visit travelers.com/technology.



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