

Keep innovating in the Age of Disruption



You have a passion for innovation, and your business gives your passion its purpose. You keep your clients' technology up and running and transform outdated processes into competitive advantages. Your business operates in multiple realities – virtual, augmented and actual – to revolutionize how your customers get things done.

In the Age of Disruption, you keep innovating with solutions that are built better and delivered faster. But if you don't protect your business, you won't be innovating for long. That's where we come in. Travelers lives and breathes the risks that can slow you down – so you don't have to.

Technology protection for your reality.

Protection begins with **Master PacSM**, our business owner's policy (BOP) that bundles property insurance – to cover damage to buildings, contents and personal property – with liability insurance to protect you against claims or lawsuits. And we automatically add a property enhancement endorsement, with higher limits and enriched coverage for technology businesses.

Key coverages

Your livelihood depends on the security of computers, data and network access.

Here are the key coverages you need to protect what matters most:

- **BOP technology benefits.** Helps protect your computers, what's on them and your access to them.
- **Computer equipment, data and media (EDP).** Covers loss or damage to computers, software and data – including electronic and physical losses related to digital disruptions, up to the business personal property (BPP) limit.
- **Equipment breakdown.** Covers breakdowns to diagnostic, power-generating and production equipment up to \$100,000 for direct damage. Higher limits available.
- **Business income – denial of service (DoS).** A DoS attack can disrupt your operations and derail your cash flow. This coverage helps protect your business income – up to \$25,000.
- **Computer fraud.** Protects from fraud loss, including unauthorized transfers – up to \$10,000.
- **Electronic vandalism.** Damage to code or applications from a computer attack, virus or malware is covered up to \$50,000.
- **Cyber liability, errors and omissions protection.** Travelers also protects you from errors and omissions (E&O) AND cyber liability and data breach exposures.
- **CyberFirst Essentials[®] for Technology.** E&O protection for the technology products and services you offer covers defense costs, settlements or judgments when clients claim you made a costly mistake. Optional information security liability (ISL) covers defense costs, settlements or judgments if a customer sues alleging failure to prevent unauthorized access to, or use of, identity information. This is important, because court-awarded judgments and out-of-pocket costs can add up quickly.
- **CyberFirst Essentials[®] for Technology Plus.** Broadens E&O protection to include “enterprise-wide” coverage for your full scope of work. Removes the delay-in-delivery exclusion to provide added protection if a customer alleges you failed to deliver on time. Automatically includes cyber liability and data breach expense coverage.



The Age of Disruption isn't easy, but it's manageable. So take a deep breath. Control what you can. And buy insurance for what you can't.



Master Pac property and liability coverage

Property. Covers damage to buildings, computers, furnishings and inventory. We also include coverage for virtual locations, and for added protection when you're working at a client or event site. Features:

- **BPP at client or virtual office.** Protects property used for business conducted off premises at a client or event site (up to \$25,000 per event).
- **Business income and extra expense (BIEE) at client or virtual office.** Protects you when your business income is interrupted or suspended due to a covered cause of loss at a client site or virtual office.

General liability. Covers damages paid in judgments or settlements, and legal defense costs if you are sued, for accidental bodily injury or property damage. Features:

- **Products and completed operations liability.** Protects your business if a technology product you sell causes bodily injury or property damage during use, or after your operations at a job site have ended.
- **Personal and advertising injury.** Protects against liability for malicious prosecution, copyright infringement in your advertisement and other specifically listed offenses.

Hired/Non-owned auto liability and hired auto physical damage. Optionally available with *Master Pac*.

✓ Add just what you need

Employment Practices Liability+SM (EPL+SM). Defends your business in the event of a claim alleging a wrongful employment practice, such as discrimination or wrongful termination. Helps cover legal expenses and potential settlement damages, up to the coverage limit.

World Business Essentials[®]. Extends some property and liability coverage for periodic overseas travel if you need to work with an offshore client or team. For frequent overseas travel, or for businesses with an overseas location, a separate *Global CompanionSM* policy is available.

XTEND Endorsement[®] for Small Businesses. Provides a package of general liability coverage enhancements, including an extension of coverage to unnamed subsidiaries (other than partnerships and joint ventures) and a blanket waiver of subrogation that protects your trusted partners from recovery of damages we paid.

✎ Cover all the bases

Workers compensation. If you have contracted employees, you may be required to purchase coverage. As the No. 1 provider of workers compensation in the U.S.,* we can help. Flexible payment options help you manage cash flow.

Commercial auto. Includes physical damage and liability protection for vehicles registered to your business.

Umbrella. Get up to \$25 million in limits over your primary general liability, auto liability or employer's liability coverage.

Talk tech with Travelers

When you choose Travelers, you get the confidence of knowing that your business is protected – which gives you the freedom to keep innovating.

Expertise. We understand the risks you face. That's why we offer broad coverage, dedicated cyber and technology units, and strategic partnerships with industry leaders like Symantec[®].

Value. We provide superior coverage at a competitive price, including responsive solutions that protect your business as your sales and complexities grow. Plus, you get industry-leading claim service, risk management tools and resources.

Reputation. We've been protecting tech firms for as long as there's been a tech industry – since the 1970s. Plus, we offer an A++ rating from A.M. Best.** That's why over one million small business owners trust us.

*SNL Financial

**A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services, visit travelers.com. Ratings listed herein are current, are used with permission and are subject to changes by the rating services. For the latest rating, access ambest.com.



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