

Travelers Helps Insureds Survive a DDoS Attack



DDoS or Distributed Denial of Service refers to the use of a large numbers of [Internet bots](#) designed to attack an application, a lone server or network by sending an overwhelming number of requests, packets or messages, which causes a denial of service to real employees or customers. Usually an attack starts by exploiting a vulnerability in a single computer system. The attacker's system then seeks to identify other vulnerable systems to turn them into bots.

Why a DDoS attack? The answer is usually [cyber-criminals](#) or disgruntled employees and for a variety of reasons, such as extortion, revenge, or even [politics](#). If that's not bad enough, a lot of times a DDoS attack's real purpose is cover for data theft or network infiltration. The attack keeps the victim busy

while the bad guys steal data or sneak in a piece of malware.

Travelers BOP, available through Big "I" Markets, offers key technology benefits that help protect your clients' computers, what's on them and access to them.

- Helps protect your computers, what's on them and your access to them.
- Computer equipment, data and media (EDP).
- Equipment breakdown.
- Business income - denial of service (DoS).
- Computer fraud.
- Electronic vandalism.

Cyber liability, errors and omissions protection.

Travelers also protects your clients 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.

Travelers Select provides a complete range of coverage solutions and services for business, spanning the entire breadth of the small commercial marketplace. Products and services include all core commercial insurance lines, featuring the industry-leading **Master Pac**SM and **Pac Plus**SM products, commercial auto, workers compensation, property, general liability and umbrella. They also offer a variety of specialty coverages, including boiler and machinery, inland marine, crime and electronic data processing that can be added to your BOP quote.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.

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Their goal is to keep their insurance solutions in sync with the changing needs of small businesses, with a particular focus on the following key economic segments:

- Apartments
- Buildings
- Businesses
- Condominiums
- Contractors (small trade)
- Wholesalers
- Garages
- Manufacturers
- Offices
- Religious Institutions
- Restaurants
- Stores
- Technology

Travelers Select is submitted under the product name **Small Commercial** on [Big "I" Markets](#). ACORD Applications and three-year loss runs will be required. Travelers is available in all states except AK, FL, HI & RI.

Our other Small Commercial carriers:

- **Chubb Small Commercial Insurance (SCI)** leverages superior underwriting expertise and world-renowned claims, account services, and financial strength to offer solutions for small businesses with up to \$10M in revenue. Chubb recognizes that not all coverages fit the needs of every business and that is why they have crafted a customizable suite of state-of-the-art insurance products to fit your client's specific needs. Available in all states except FL, LA, AK & HI.
- **CNA Small Business:** CNA Small Business currently offers a market for a broad variety of businesses, representing Healthcare, Financial Institutions, Professional Services, Business Services, Technology, Retail, Real Estate, Wholesalers and Manufacturing. BOP, Workers Compensation, Commercial Automobile, and Umbrella and Miscellaneous Professional Liability products are available. CNA is available in all states except AK & HI.

If you have any questions about Travelers or the **Small Commercial** product, please contact Big "I" Markets Commercial Underwriter Claire McCormack at claire.mccormack@iiaba.net.