



How well do you know your business' cyber exposures?

1. Does your business retain physical or electronic records of employees or other third parties with any of the following?


- a. Social security numbers _____
- b. Drivers' license information _____
- c. Tax identification numbers _____
- d. Birth dates _____
- e. Medical/health records _____
- f. Court records _____
- g. Police records _____
- h. Banking information (checking/savings accounts) _____
- i. Email addresses or home addresses _____

 **FACT:** If you checked any of the above, your organization is in control of “Personally Identifiable Information,” and therefore, required to protect that data subject to State and Federal privacy and data breach notification laws.


2. Does your business have employees? Yes ___ No ___

 **FACT:** Most data breaches involve an employee mistake. They can lose a mobile device, laptop or paper records, or make costly errors such as opening an unauthorized email containing malware. In addition, they can even intentionally steal data.


3. Does your business have an active website? Yes ___ No ___

 **FACT:** Material posted electronically, or in written format, may lead to copyright or trademark infringement, or defamation litigation. If the website is transactional, additional exposures include possible hacking or disruption of your business via denial of service attacks.


4. Does your business use third-party vendors (e.g., cloud, IT services)? Yes ___ No ___

 **FACT:** Businesses in possession of personally identifiable information may be held liable for privacy breaches caused by their vendors or other third parties. As the owner of the data, your business is ultimately responsible for protecting it.


5. Does your business use mobile technology (e.g., smartphones, tablets, laptops)? Yes ___ No ___

 **FACT:** Loss of mobile devices and the electronic content contained therein is one of the leading causes of data breaches today.¹


6. Does your business accept credit card payments, other electronic payments or have online bill pay? Yes ___ No ___

 **FACT:** Almost 40% of all data stolen is credit card and other payment information.² This is a category of data that is highly desired by criminals for resale on the black market.

7. Does your business allow employees to use personal devices to connect to your network? Yes ___ No ___

 **FACT:** Personal devices may not have the same security software and other connectivity procedures as company-provided devices. As a result, when these personal devices are connected to your network, there may be a higher exposure to virus or malware threats.

8. Does your business train employees on proper email use and other privacy issues? Yes ___ No ___

 **FACT:** Employee negligence and/or errors are one of the top three contributors of lost/stolen data.³

¹ Ponemon Institute 2015 Cost of Data Breach Study

² NetDiligence Cyber Claims Study 2014

³ Ponemon Institute 2015 Cost of Data Breach Study

9. Does your business store your customers' corporate confidential information?

Yes ___ No ___



FACT: Companies face liability for failing to protect their customers' and business partners' confidential information.

10. Does your business have access to online cyber risk management tools?

Yes ___ No ___



FACT: Travelers Travelers' *eRisk Hub*[®] is an information portal to help your business successfully prevent and respond to cyber events. It includes reference material, news updates and other tools, as well as access to a Breach Coach[®] for a 30-minute consultation if you have a data breach event.

If you answered “yes” to one or more of questions 1–9, your business has exposures which may lead to cyber-related claims or suits. Can you afford to self-insure these exposures?

At Travelers, we understand the complexity of cyber threats and have solutions to help protect your assets. Regardless of your business' size or industry, we have a cyber insurance solution to fit your needs.

To learn more about our cyber capabilities, visit travelers.com/cyber or contact your Travelers representative or independent agent.



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