



CyberFirst Essentials[®] suite of offerings through TravelersExpress[®] for Master PacSM

CyberFirst Essentials provides a sophisticated suite of products for small business risks while maintaining the ease of doing business you have come to expect from Select Accounts. It includes Errors and Omissions and other important coverages that meet the needs of small business technology customers.

	CFE Small Business All Segments (except Schools and Labor Unions) Limits \$25K/\$50K/\$100K/\$250K	CFE Technology Technology Office Only (except IT Schools) Limits \$500K, \$1M to \$5M Coverage Territory Is Worldwide*	CFE Technology Plus Technology Office Only (except IT Schools) Limits \$1M to \$5M Coverage Territory Is Worldwide*
Scope of Errors & Omissions Coverage	Not available	Technology Products or Services Applies to the services and products specified in the “your technology products or services” definition, provided to or performed for others.	Enterprise-wide Applies to all services to which the “your work” definition applies and all products to which the “your product” definition applies, provided to or performed for others.
Information Security Liability (ISL) 3rd Party	ISL available as an option	ISL available as an option Combined limit (shared w/E&O)	ISL Plus is included Combined limit (shared w/E&O)
Crisis Management	Not available as a separate option (included in Breach essentials)	Available only if Breach Essentials-Technology is not selected Sublimit applies (options below) \$10K/\$25K/\$50K/\$100K/\$250K	Not available as a separate option (included in Breach Essentials-Technology)
Breach Essentials Option Includes Crisis Management Sublimit applies (options below)	Breach Essentials 1st Party available only in conjunction with ISL Sublimit applies (options below) \$10K/\$25K/\$50K/\$100K/\$250K	Breach Essentials-Technology available only in conjunction with E&O and ISL Sublimit applies (options below) \$10K/\$25K/\$50K/\$100K/\$250K	Breach Essentials-Technology is included with E&O and ISL Sublimit applies (options below) \$25K/\$50K/\$100K/\$250K
Coverage not available	AR, LA, MT, ND, NM, SD, VT	FL, VT	FL, VT
Pending approval	NY	NY	NY
eRisk Hub[®] Powered by NetDiligence [®] , Travelers new eRisk Hub [®] web portal helps prevent and respond to cyber events. <ul style="list-style-type: none">• Prevention tools• Tips/resources• Post-event benefits	✓	✓	✓

*Coverage Territory does not include jurisdictions for which the U.S. has imposed embargoes, trade sanctions, or otherwise prohibits the conduct of business with, or within, the jurisdiction.

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