

Cyber Insurance on MyTravelers – Frequently Asked Questions:

Question	Answer
Does the aggregate limit apply in respect of all claims or does it apply to each section where specified in the policy schedule?	The limit for all claims will not exceed the aggregate policy limit
Can you confirm whether the additional policy sub-limits (Betterment, Rewards, Computer Fraud etc.) are stand alone, or whether they deplete the limit of indemnity in the event of a claim	Sub-limited covers are part of and not in addition to the Policy Limit.
Do I need to select crime cover on MyTravelers in order to obtain cybercrime for my client?	No, this is not necessary as Cybercrime is automatically added when a Cyber cover is requested. Note: there are a small amounts of trades we do not offer Cybercrime for, however these would refer to an underwriter before a quote is obtained.
Do you offer short term policies?	Yes, we do, however we do not offer policies shorter than 6 months.
Is there an issue if the insured's main business activity is not represented on the system?	No, we recommend that you choose the business description closest to the Proposer's business activities.
How long until I receive a response for my referral?	We promise to have a response for you within 48 hours.