The complete insurance package for the industry that thrives on change.





CNA TechComplete® — Securing your property, people and professional reputation

At CNA, we understand that your industry thrives on change and that means risks change too. That's why there's TechComplete® coverage from CNA, designed by our technology industry experts to meet your company's specific needs. With TechComplete® coverage, you'll receive Property and General Liability coverages, plus Technology Errors & Omissions coverage with Information Risk and Media Liability endorsements — all in one customizable, easy-to-purchase plan, with one policy number and one simple bill.

Customized Property Coverage with CNA ParamountSM

CNA Paramount[™] provides technology companies with a range of essential coverages, plus industry-leading risk control programs and support. Property coverage highlights for eligible and qualified insureds include:

- Electronic vandalism This provides coverage for the costs to replace or restore direct physical loss or damage to electronic data as a result of denial-of-service attacks, electronic infections or network impairment caused by vandals anywhere in the world
- Electronic Data Processing (EDP) Computers, servers and other EDP equipment are included as part of CNA Paramount's Personal Property limit. This equipment is sometimes handled by other carriers as part of a "basket" of additional coverages that can potentially limit recovery to this "basket" limit
- Technology service provider coverage If service is interrupted because an Internet Service Provider (ISP) or server farm goes offline due to loss or damage to its property, if time element coverage applies, CNA ParamountSM provides coverage for business income lost due to delay of operations as a result of the outage
- Supply chain disruption We understand you may rely on hardware or components from a number of vendors and suppliers. If one of those vendors suffers a loss that prevents it from providing parts to one of your direct suppliers, and you lose business income as a result of the delay, that income would be reimbursed, as would any expedited shipping costs paid for the parts
- International mobile computing device coverage Provides coverage on smart phones, tablets, and other mobile devices used internationally

General Liability

Provides coverage for third-party damage claims your company is legally obligated to pay. An optional General Liability Extension Endorsement (GLEE) provides numerous enhancements to the General Liability coverage, including 20 expanded coverages tailored to cover the unique risks your company faces.

Technology Errors & Omissions

A broad form of coverage that includes Information Risk and Media Liability endorsements, tailored to your needs. Coverage includes:

- All of the insured's products and services are covered unless specifically excluded
- The definition of insured includes independent contractors
- Worldwide coverage that allows for defense outside of the United States
- Automatic coverage for Vicarious Liability for any entity the insured is required by written contract to include as an insured for liability
- Coverage for loss of use of tangible property that is not physically insured for telecommunication services
- Provision for mediation that, when mutually agreed to by CNA and the Named Insured, reduces the deductible by 50%, or up to \$10,000, whichever is less

- No exclusions for delay in delivery or unauthorized access
- No exclusion for work performed during installation, testing or pending approval from client
- Duties in the event of a claim are triggered upon knowledge by a Chief Executive Officer, Chief Financial Officer, President or Risk Manager
- Investigation of a potential claim without eroding the limit of insurance, or the application of a deductible, may be allowed at CNA's discretion

Information Risk endorsement

Extends Network Security and Privacy Injury Liability beyond the performance of services to include:

- Coverage for emotional distress in absence of physical bodily injury
- A sublimit for Privacy Regulation Proceeding including privacy regulatory fines
- Online and offline breaches, which include removable media and paper files
- A Privacy Event Expense sublimit that is triggered based on the event rather than a regulatory requirement
- A Network Extortion Expense sublimit

Media Liability endorsement

Extends the Technology Errors & Omissions coverage to include:

- Libel, slander, product disparagement, trade libel
- Content injury includes items such as infringement of copyright, title slogan, logo trademark, trade name, trade dress, service mark or service name
- Copyright of software code available by endorsement
- Broad definition of media activities, include developing, producing and recording media
- Dissemination of media through any medium by any means
- Unfair competition or trade practices, including misleading advertising

Technology business risk is complex enough. Business insurance doesn't have to be.

At CNA, we're always developing new products to meet our customers' ever-changing needs, while finding new ways to simplify the insurance purchasing process as a whole. With more than 100 years of experience in the business, and an "A" rating for financial strength, when you are insured by CNA, you'll have peace of mind knowing you are protected by a financially secure insurance carrier.

If you are looking for flexible and adaptable coverage to keep up with the dynamic risks of your technology company ... we can show you more.®

For more information, contact your independent agent or visit www.cna.com/technology.

