## TechComplete<sup>®</sup> Coverage Comparison





## Take a moment to compare policies and discover why they call it TechComplete<sup>®</sup>.

When your clients operate in an industry that thrives on change, they need broad insurance coverage for their ever-changing risks. TechComplete® from CNA gives your clients access to Property and General Liability coverages, plus Technology Errors & Omissions coverage with Information Risk and Media Liability endorsements. These flexible coverages are also available on a monoline basis.

Compare TechComplete<sup>®</sup> coverages with the current carrier, and see for yourself why more technology companies are turning to CNA at every stage of growth.

	TechComplete <sup>®</sup> Admitted 06/11	Your current carrier?
TechComplete <sup>®</sup> Terms and Conditions		
Claims made during the CNA relationship (not claims made and reported)	V	
Independent contractors included as additional insureds		
Automatic coverage for newly acquired subsidiaries		
Territory is worldwide		
Duties in the event of a claim triggered upon knowledge of an Executive Officer		
Punitive damages, when permitted by law, most favorable venue for insured	V	
Severability of insureds in applicability of deliberate acts exclusion	V	
Automatic coverage for Vicarious Liability when insured is required to include through written contract		
60 days notice for non-renewal		
Pre-claim assistance without eroding the limit or retention		
Mediation provision that reduces the retention	<b>∑</b>	
Choice of counsel	Optional	

	TechComplete <sup>®</sup> Admitted 06/11	Your current carrier?
Technology Errors & Omissions		
No exclusion for delay in delivery		
No support or maintenance exclusion		
No exclusion for unauthorized access	V	
Deliberate acts by rogue employee does not void coverage for insured entity (unless committed by an Executive Officer)		
Enterprise Coverage — technology products and services are not specifically defined		
No exclusion for mechanical or electrical failure		
Personal Injury	Optional	

TechComplete<sup>®</sup> Your current Admitted 06/11 carrier?

## **Information Risk**

Network Security & Privacy Injury (is not tied to the delivery of professional services)		
Breach of non-public personal information		
Breach of non-public commercial information including trade secrets		
Online and offline breaches	$\checkmark$	
Removable media		
Mental anguish in absence of bodily injury		
Actions of rogue employees — third party coverage		
Privacy regulation proceeding includes fines and penalties		
HIPAA fines and penalties		
Privacy Event Expense reimbursement coverage triggered based on the event and not the law		
Network Extortion Expense		
Choice of vendor that permits direct contract with insured		

	TechComplete® Admitted 06/11	Your current carrier?
Media Liability or Content Injury		
Wrongful act includes any content injury and media activity (is not tied to the delivery of professional services)		
Includes any form of defamation to character or reputation for any person or organization	V	
Includes any form of invasion, infringement or interference with rights of privacy or publicity		
Coverage of trespass, eavesdropping and wrongful evictions		
Covers infringement of copyright, plagiarism, title, slogan, logo, trademark, trade name, trade dress, service mark or service name		
Misappropriation of ideas, property rights or information	V	
Infliction of emotional distress		
Negligence in connection with the content of media		
Unfair competition or unfair trade practices with respect to content injury		
The negligent supervision of an employee with respect to content injury	V	
Media activity includes gathering, acquiring, obtaining, researching, developing, editing, preparing, producing, filming, videotaping and recording		
Disseminating or the utterance of media through any means		
Coverage of false arrest, detention or imprisonment	Optional	
Copyright of software code	Optional	

## For more information, please contact your CNA Technology Underwriter or visit www.cna.com/technology.



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