

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

CNA

We can show you more.®



TECHNOLOGY

A collection of coverages as innovative as the industry

At CNA, we understand that when your clients do business in an ever-changing technology industry, their risks and exposures are always changing too. That's why we developed TechComplete® — a package program designed to grow with your client's business, and poised to set the standard for technology industry coverages. Our TechComplete® package includes Property, General Liability, and Technology Errors & Omissions with Information Risk and Media Liability endorsements. It's one easy-to-tailor, easy-to-purchase policy, with a single bill and policy number for your customers' convenience and simplified process that makes it easier to sell and easier to manage.

Customized Property Coverage with CNA ParamountSM

Designed specifically for your mid to large-sized customers, CNA ParamountSM provides a range of essential coverages, plus industry-leading risk control programs and support. Coverages 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'sSM 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 sums a policyholder becomes legally obligated to pay as damages to third parties. The Technology General Liability Extension Endorsement (GLEE) provides numerous enhancements to the general liability coverage, including 20 expanded coverages for a technology company's specific needs.

- **Additional Insureds** — Where required by written contract or agreement such as Permits, Mortgagees, Financial Control or Leases for Real Property, Equipment or Land
- **Additional Insured Vendors**
- **Additional Insured for 'Your Work'** — Where required by a written contract, is included
- **Broad Knowledge of Occurrence** — Extends the requirement to notify CNA of an occurrence that might result in a claim, until someone of authority becomes aware of it
- **Elevator Property Damage** — To include covered property
- **Expanded Bodily Injury** — The definition is expanded to include mental injury or mental anguish resulting from bodily injury, sickness or disease
- **Expanded Personal Injury** — The definition is expanded to include discrimination or humiliation, not employment or housing related
- **Expected Injury** — Arising from the use of reasonable force to protect persons or property is covered for bodily injury and property damage
- **Legal Liability** — Is increased to \$500,000 for fire, lightning, explosion, smoke and leakage from automatic fire protective systems
- **Liberalization Clause** — Coverage improvements, extended for no additional premium, will automatically apply to this policy
- **Medical Payments** — Are increased to \$15,000 with a reporting period of up to three years from the date of accident
- **Newly Formed or Acquired Organizations** — Notification time is expanded to the end of the policy period or next anniversary of its inception date, whichever is earliest
- **Non-owned Aircraft** — Is covered if chartered with a flight crew
- **Non-owned Watercraft** — Is expanded to include boats up to 55 feet
- **Notice of Occurrence** — Will not penalize the policyholder for a notice of claim / occurrence that is inadvertently reported as a workers' compensation claim, but develops into a liability claim
- **Past Joint Venture / Partnership Coverage** — Provides contingent coverage for the policyholder's interest in past joint ventures, partnerships or limited liability companies
- **Patterns, Molds and Dies** — In the policyholder's care, custody or control are covered for a limit of \$25,000 when not being used by insured at the time of the loss
- **Supplementary Payments** — Increased to \$1,000 per day for loss of earnings and \$2,500 for bail bonds
- **Unintentional Failure to Disclose Hazards** — Will not penalize the policyholder for inaccurate information provided to CNA unintentionally



Technology Errors & Omissions

A broad form with Information Risk and Media Liability endorsements tailored for each policyholder.

Key features include:

- 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

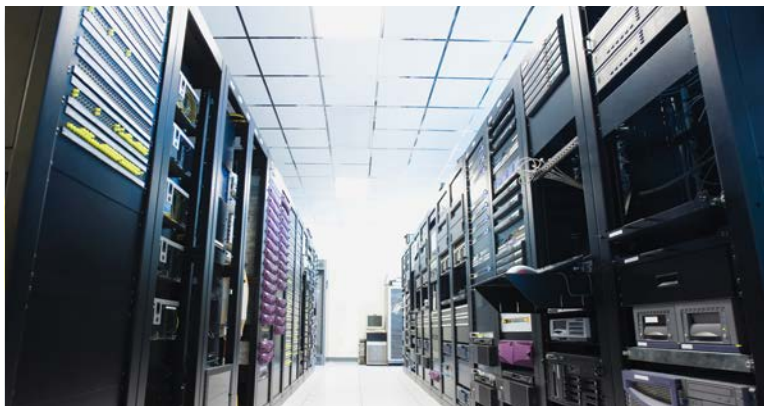
Extends Network Security and Privacy Injury Liability beyond the performance of services to include:

- 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 Liability coverage to include:

- The response to content injury committed in the performance of a media activity
- The violation of an individual's rights of publicity, including commercial appropriation of name, persona or likeness
- 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





Coverage to meet the needs of virtually every sector of the technology industry, including:

- **Software and IT Services** — Companies that offer software development, computer programming, data processing, consulting, internet-related services, system analysis and design, software consulting and training, and information retrieval
- **Electronics Manufacturers** — Companies that manufacture products used to process or display data, including component parts of those systems; companies that manufacture instruments that are controlled electronically
- **Communications Companies** — Telecommunications / cable companies who sell or resell local, long distance, paging, data services, Internet bandwidth, cable television, Internet, cable, cellular and landline services or equipment
- **Media** — Producers and creators of electronic and traditional content

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

At CNA, we find ways to simplify the insurance purchasing process for your clients and provide the tools necessary to help you capture this tremendous market opportunity. If you are looking for flexible, adaptable and complete coverage to keep up with the ever-transforming risks of technology clients ... **we can show you more.[®]**

For more information, contact your local CNA branch or visit www.cna.com/technology.

