

## Technology Errors & Omissions coverage with optional Information Risk & Media Liability endorsements for CNA Connect®

SMALL BUSINESS



Technology Errors & Omissions (E&O) is available on CNA Connect® offering your technology clients an efficient, enhanced and cutting edge solution to their insurance coverage needs.

### Efficient

In the technology industry, efficiency is the name of the game. That's why CNA is dedicated to finding efficient solutions to help you better serve your small business technology clients. With Technology Errors & Omissions coverage now available as an endorsement to CNA Connect®, you will benefit from the following:

- One policy
- One bill
- One convenient online destination for quoting and issuing limits up to \$5,000,000 at [www.cnacentral.com](http://www.cnacentral.com)
- Same commission rate as CNA Connect®

### Enhanced

CNA has always offered industry-leading Technology E&O forms. Technology E&O coverage for CNA Connect® is the same form used for middle market. The breadth of coverage needed by the insured should not be based on their age but what they actually do. Coverage features of the new form 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
- Technology E&O limits from \$500,000 up to \$5,000,000 are available
- Competitive deductible options
- And much more

### Cutting Edge

When the Technology E&O endorsement is added to the CNA Connect® policy, the following optional coverages are available:

- Information Risk endorsement addresses:
  - Extension of Network Security and Privacy Injury Liability beyond the performance of services
  - 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 addresses:
  - 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

**For complete information on Tech E&O coverage for CNA Connect®, contact your field sales specialist or Small Business Technology underwriter.**