

# An intelligent policy designed to meet evolving needs.



TECHNOLOGY

## Rely on the simplicity and customization of CNA Paramount®.

To help ensure that technology firms receive the customized property, crime, general liability and umbrella coverages needed to meet the demands of their businesses, technology companies look to CNA Paramount® for a package policy that is easy to understand. Whether their concerns are privacy, cloud computing or other emerging risks, CNA identifies trends and leverages its experience to develop a contemporary, integrated and customizable package policy designed for the unique characteristics of a technology company.

### The coverages you need most.

CNA Paramount® provides technology companies with a range of essential coverages, as well as industry-leading risk control programs. Property and general liability coverage highlights for eligible and qualified insureds include:

#### **Electronic vandalism**

This policy provision offers coverage for the costs to replace or restore direct physical loss or damage to electronic data as a result of a denial-of-service attack, electronic infections or network impairment caused by vandals anywhere in the world.

#### **Electronic data processing (EDP) and restoration of media**

Computers, servers and other EDP equipment, as well as restoration of media, are included as part of the CNA Paramount® Personal Property limit rather than through a "basket" of additional coverages that may potentially limit recovery.

#### **Technology service provider coverage**

If time element coverage applies and service is interrupted because an Internet service provider (ISP) or cloud computing and storage service firm under contract goes offline due to a covered cause of loss to its property, CNA Paramount® can provide coverage for business income or extra expense due to delay of its operations as a result of the outage.

#### **Additional insureds**

Technology firms are often required to add many additional insureds on their general liability insurance policies as a result of doing business. Private equity firms may acquire controlling interest in technology companies. With the CNA Paramount® Technology General Liability Extension Endorsement, categories of business partners potentially entitled to additional insured status are now more inclusive to take into account broadened insured needs. In addition, primary and non-contributory as well as waiver of subrogation are also included when required by a written contract or agreement.

#### **Expected or intended injury – exception for reasonable force**

The popularity of and increased reliance on cloud computing and co-location data centers require technology firms to increase security. Reasonable force may be required to protect the data center.

#### **Technology errors and omissions**

CNA offers enterprise coverage for the insured's services and products unless excluded. Media Liability and Network Security/Privacy Injury liability are also included.

## Additional coverage from a carrier you can trust.

- International
- Inland Marine
- Ocean Marine
- Workers' Compensation
- Management Liability

## Consistent and seamless — from claim reporting to resolution.

CNA claim professionals understand that every minute a technology firm is not fully operational further reduces its ability to meet customer demands. When firms file a claim, a CNA claim professional who understands the fast pace of the technology industry and recognizes the importance of resolving claims when possible quickly, accurately and fairly will be assigned to the matter so they can get back to business as usual.

## Our UL Recognized Risk Engineers with CNA Risk Control services can help technology firms identify risk before a claim occurs.

CNA offers a wide range of programs, services and classes to assist technology firms in keeping their employees safe, profitable and fully operational.

### **Business income analysis**

Our dedicated technology risk control consultants offer a comprehensive business income analysis, including contingent business income and supply chain analysis with additional customized services for individual companies, to help clients more accurately account for business income at risk, should a loss occur.

### **Infrared thermography (IR) testing**

Insurance companies have traditionally focused on controlling the impact of property losses by using fire protection systems (such as sprinklers) to minimize losses when they happen. Rarely is a service offered that actually helps prevent losses to save businesses real money. Infrared thermography represents a service that helps to mitigate this risk. A thermal imaging scan increases confidence in equipment, decreases the chance for fire loss, reduces energy costs and helps avoid business interruption losses.

## **Product liability services**

CNA Risk Control consultants can work with technology firms to quantify the impact and probability of a loss and develop methods and preventive measures that help diminish their product liability risk exposures. By instituting the strategies we recommend, firms can help reduce hazards that may result in costly legal fees and prolonged litigation.

## **With CNA Paramount® you can expect:**

- A robust coverage solution with basic and additional coverages in a single package
- A modular form for easily tailored coverages
- A concise and forward-thinking design resulting in a cleaner and easier-to-understand policy form
- Underwriting, claim and risk control teams comprised of experienced individuals working together to provide tailored insurance solutions

## **Count on our stability and financial strength.**

CNA is the 8th largest U.S. commercial property and casualty insurance company. With an "A" rating for financial strength from A.M. Best, we have the resources and tools to assist businesses in mitigating their risks. Additionally, we offer:

- Local underwriting authority
- A broad product portfolio with the ability to write a broad range of property and casualty risks
- Nationwide risk control services to help assess and address risk exposures
- Claim support services in all 50 states and more than 150 countries around the world

When it comes to finding an insurer with the industry knowledge and experience to better understand our customers' needs ... **we can show you more.®**

For additional information, please visit [www.cna.com/technology](http://www.cna.com/technology).

