



Underwriting (Specialty)

Epac 3 – Cyber, Media, Technology & Professional Liability



Clear solutions for complex risks

Risk is complicated and unpredictable, which is why our new Epac 3 is designed to maximize simplicity. This is a first-of-its-kind, modular insurance policy for cyber, media, and technology and professional liability.

Small business friendly

Epac 3 offers competitive coverage on an admitted basis for small risks, and it's now easier than ever to apply for a quote. We created a shortened version of our Ransomware Supplement for businesses with less than \$100 million in revenue and reduced the number of questions needed to quote Miscellaneous Professional Liability, Technology E&O and Media Liability.

DID YOU KNOW?

98% of cyber claims **come from small- and medium-sized businesses.**



An organization's **size is not clearly correlated** to the magnitude of a cyber-related loss.

Netdiligence® Cyber Claims Study, 2023 Report, based on 9,000 cyber claims for incidents between 2018-2022.

Cyber highlights

- Market-leading coverage grants
- Network and data restoration, including bricking
- Extension for forensic accounting costs
- Broad definition of data privacy law, including foreign and domestic laws and regulations
- Broad data breach notification, including voluntary and as required by law
- Definition of Network includes IT providers

Cyber coverages include:

- Network security, privacy, regulatory and PCI
- Privacy event response, including crisis management expenses
- Business interruption and network failure, including contingent
- Cybercrime
- Reputational harm
- No "hammer" clause

Media

- Industry-leading broad definitions of covered Material and Media Activity
- Broad coverage for all common media perils
- Subpoena assistance cover available
- Risk mitigation and settlement credits available for eligible insureds
- Cost of mitigation (i.e., cost of corrections) coverage available via endorsement
- No "hammer" clause

Technology & Professional Liability

- Broad definition of Technology Services, Technology Products, Telecommunications Services and Professional Services for over 50 areas of practice
- Definition of Insured Person includes full-time, part-time, seasonal, temporary and leased employees, as well as independent contractors
- Additional insured language when required by contract
- Risk mitigation and settlement credits available for eligible insureds
- Definition of Wrongful Act includes personal/proprietary injury committed in the conduct of professional services, including technology services
- Third-party loss of use of products based on an insured's recall of technology products
- No "hammer" clause

A dedicated Cyber Claims team

Count on our highly skilled Claims team as a trusted resource for cyber and technical knowledge, as well as solution-oriented strategy and execution. Our local Claims teams will work to resolve your customers' claims quickly and fairly, while providing specialized resources to get their businesses back up and running.

Example

Incident & Response

Ransomware attack

Incident: A small medical transcription business was effectively held hostage for days due to a ransomware attack. The business' servers were hacked, and the operating systems and executable application files were encrypted. The insured provided daily operational support services for their clients, so the business was at risk of losing customers.

CNA Response: CNA assigned breach counsel, who retained a forensic security firm to engage the threat actor and begin the forensic investigation. We restored business operations and negotiated a reduced settlement payment.

Data theft

Incident: A hacker accessed a small accounting firm's system and changed the direct deposit information on numerous tax returns. The insured indicated that they had been using a remote desktop software and single factor authentication.

CNA Response: We assigned breach counsel, who retained a forensic security firm to conduct the forensic investigation. The forensic investigation confirmed data exfiltration. Based on the access to Personal Identifiable Information (PII), breach counsel also engaged a vendor to provide notification and credit monitoring to the impacted individuals.

Extortion, privacy event and network restoration

Incident: A small law firm was the victim of a ransomware attack that encrypted their workstations and most of their servers. This caused their systems to go offline, including email.

CNA Response: We immediately sent this to a panel counsel firm and engaged a forensics team. Forensics engaged the threat actor, negotiated a ransom payment and obtained the decryption key to unlock the system.

Tailored support for companies of all sizes

Our team of Risk Control experts offer customized coverages, with tools and resources that focus on small businesses.

eRiskHub®

- Videos and training
- Cyber risk tools and news
- Organizational response roadmap for a suspected data breach

CNA CyberPrep

Available to all our cyber policyholders, CNA CyberPrep provides a network of cybersecurity professionals and services to identify, mitigate and respond to cyber risks. Our network includes specific vendors for small business:

- Cofense – security awareness training
- WatchGuard – Multifactor authentication and endpoint detection
- MoxFive – ransomware preparedness

CNA Risk Control gap analysis

CNA offers a customized assessment designed to maximize information confidentiality and minimize vulnerabilities that may lead to a cyberattack.

Preferred pricing services for policyholders

- External vulnerability assessments
- Penetration testing
- Risk assessments

For more information, please contact your local underwriter or visit cna.com.