



Small Business

# Insurance Solutions for Small Technology Firms

## Give Them the Confidence They Need to Grow

As the technology industry evolves at a rapid pace, the risks for small technology firms constantly change and pose new challenges. With industry-leading products designed to meet the changing needs of technology firms, CNA simplifies the process and provides adaptable solutions.

As a market-leading, A-rated carrier with 125 years of experience, we deliver efficient and specialized capabilities for the small business industry, with deep international expertise and a local presence to best meet your clients' needs. Through agency automation, enhanced underwriting capabilities and our dedicated service teams, we can help your agency build superior customer relationships and find greater success in today's small business marketplace.

### Offer Flexible Solutions that Span the Technology Industry

CNA's broad technology appetite enables you to reach a wider range of businesses than most other carriers in the marketplace.

- **Software and IT services**, including cloud service providers, IT consultants, software developers and third-party data service providers
- **Electronics manufacturers**, including data displays, component parts, instruments
- **Communications companies**, including service or equipment sales and resell
- **Digital media**, including producers and creators of electronic and traditional content

### Quickly Respond to Emerging Technology Risks with Customized Solutions

With **CNA Connect®**, our flagship business owners' policy, we make it easy to give your clients broad and relevant Property and Liability coverage. The CNA Connect® policy is available for over 600 classes of business, making CNA the clear choice for small business insurance. CNA Connect® can be customized with the **Technology Super Choice Endorsement**, which simplifies and expands the definition of Business Personal Property (BPP) to include computers, software and data, and works both on-site and within the coverage territory, protecting your equipment, including client EDP in the insured's control.

**Technology Errors & Omissions**, available on an admitted basis, either as an endorsement to the CNA Connect or monoline. Both options provide true E&O coverage for all products and services unless specifically excluded. Endorsements are available to include Cyber and Enterprise Media Liability coverage. Our forms provide broad coverage for your technology clients' ever-evolving needs.

**Information Risk/Cyber Insurance Endorsements extend the Technology Errors & Omissions coverage to include:**

- Network Security and Privacy Liability
- A Privacy Event Expense sublimit that is triggered based on the event rather than a regulatory requirement
- A Network Extortion Expense sublimit
- 11 First-Party Cyber coverages available for monoline Technology Errors & Omissions

**Media Liability Endorsement extends the Technology Errors & Omissions coverage to include:**

- The violation of an individual's rights of publicity, including commercial appropriation of name, persona or likeness
- Content injury includes items such as infringement of copyright, title slogan, logo trademark, trade name, trade dress, service mark or service name
- Libel, slander, product disparagement, trade libel and dissemination of media activities through any medium by any means
- Copyright of software code available by endorsement
- Unfair competition or trade practices, including misleading advertising

**Additional product offerings may include:**

- Workers' Compensation, monoline available
- Umbrella & Excess Liability
- Management Liability – Employment Practices Liability, Directors & Officers, Fiduciary and Crime
- Commercial Auto
- International – CNA Passport® and CNA WorldPass®
- Ocean Cargo

**Keep Your Business – and Your Clients – Moving Forward with Innovative Solutions**

The less time you spend on administrative tasks, the more productive you can be building your small business book. That's why we leverage our expertise to deliver award-winning

automation solutions, superior services and resources to simplify your job, while enhancing your customer's experience at every level of engagement.

- **CNA Central**, our premier quoting and agency portal, makes it easier than ever to connect to small businesses so you can focus on what you do best.
  - Quote faster and more easily with CNA Quote Advantage, and access comprehensive base coverages, custom coverage options and a business-specific bindable quote – all through one short input screen.
  - Generate what-if scenarios, quote on-the-go with mobile functionality and take advantage of electronic document delivery.
  - Process and request endorsements, view policy and claim information, and access important CNA news.
  - Submit Management Liability products for small businesses with 100 or fewer employees, or \$10M or less in revenue.
- **Dedicated Small Business sales specialists and underwriters** serve as your expert resources for all CNA offerings.
- **Multiple direct billing payment plan options**, such as online credit card payment through CNA Central. Plus pay-as-you-go billing for Workers' Compensation to help small businesses more effectively manage their cash flow.
- **Small Business Service Center and Warm Leads Sales Team** act as an extension of your agency, with licensed specialists ready to respond on your behalf while providing a personalized experience and coverage consultation for your clients, as well as pursue new business leads.
- **Risk Control services** and resources will support your clients in their efforts to minimize their exposures and reduce the likelihood of a claim. CNA's School of Risk Control Excellence and SORCE® On Demand provide training and resources for small businesses that keep their companies and employees safe.
- **Prompt, attentive and customer-focused claim handling** to meet your clients' needs.
  - Pre-claim assistance
  - Information risk claims
  - Litigation management services
  - Return-to-work job bank

Contact your Small Business Technology Underwriter or visit [cna.com](https://www.cna.com) for more information.

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