



# TECHNOLOGY

TechComplete®

## The insurance package for technology companies that covers it all.

Whether you are protecting your property, your people or your professional reputation, we can provide the complete solution for your business insurance needs.

At CNA, we understand that your industry thrives on change and that means risks change too. That's why there's TechComplete® coverage from CNA, designed by our technology industry experts to meet your company's specific needs. With TechComplete® coverage, you'll receive Property and General Liability coverages, plus Technology Errors & Omissions coverage with Information Risk and Media Liability endorsements — all in one customizable, easy-to-purchase plan, with one policy number and one simple bill.

### Property

Market-leading Property coverage customized to meet to your company's specific risks.

- Property Insight® — provides comprehensive property coverage for direct damage and business interruption protection for businesses
- Property Advance® — provides more robust property coverage with expanded limits, broadened coverage and industry specific enhancements

### General Liability

Provides coverage for third-party damage claims your company is legally obligated to pay. An optional General Liability Extension Endorsement (GLEE) provides numerous enhancements to the General Liability coverage, including 20 expanded coverages tailored to cover the unique risks your company faces.

### Technology Errors & Omissions

A broad form of coverage that includes Information Risk and Media Liability endorsements, tailored to your needs. Coverage includes\*:

- 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
- And much more

\* Consult your independent agent for complete details and required documentation.

**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 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

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

At CNA, we're always developing new products to meet our customers' ever-changing needs, while finding new ways to simplify the insurance purchasing process as a whole. With more than 100 years of experience in the business, and an "A" rating for financial strength, when you are insured by CNA, you'll have peace of mind knowing you are protected by a financially secure insurance carrier.

If you are looking for flexible and adaptable coverage to keep up with the dynamic risks of your technology company ...

**we can show you more.®**

For more information, contact your independent agent or visit [www.cna.com/technology](http://www.cna.com/technology).