



Small Business

Technology Errors & Omissions Coverage

Tailored Solutions for Evolving Needs

The technology industry thrives on change, and as services and products evolve, so do the needs of your technology clients. Our broad Technology Errors & Omissions (E&O) coverage is designed to meet the changing needs of technology firms. With our market-leading forms, underwriting expertise and automation capabilities, we provide effective solutions and a superior customer experience.

Industry-leading coverage

Our Technology Errors & Omissions coverage is available on an admitted basis, either as an endorsement to CNA Connect® or as a monoline policy. Both options provide E&O coverage for all products and services unless specifically excluded. Technology E&O can be tailored to your clients' specific needs by adding Enterprise Media Liability and Cyber insurance endorsements.

Coverage features of our Technology E&O form include:

- The definition of Insured includes independent contractors
- Worldwide coverage that allows for defense outside 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 exclusions 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

Cyber coverage

The Information Risk endorsement for Technology E&O on CNA Connect and the Cyber insurance endorsement for monoline Technology E&O offer many cyber coverage solutions, including:

- 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
- Cyber insurance endorsement, available only for monoline Technology E&O, provides 11 new coverages to protect your clients from financial losses resulting from cyberattacks. Optional coverages include:
 - **Business Interruption and System Failure** – Pays or reimburses the insured for business interruption loss resulting directly from a network impairment or system failure
 - **Cybercrime/Social Engineering** – Pays loss of money, securities or goods resulting from an employee being misled to pay or transfer money, securities or goods through electronic, telephonic or written methods
 - **Network Restoration** – Pays or reimburses the insured for network restoration costs to restore/replace/recreate/recover data to the form in which it existed prior to a security breach
 - **Data Restoration** – Pays or reimburses the insured for data restoration expenses to restore a network to the form in which it existed prior to a security breach or unauthorized programming
 - **Reputational Harm Loss** – Pays or reimburses the insured for reputational harm loss, such as adverse publicity relating to an actual or alleged cyberattack
 - **PCI DSS (Payment Card Industry/Data Security Standard)** – Pays for the sum the insured is obligated to pay for non-compliance with the PCI DSS due to a privacy event, including incurred legal fees and forensic investigation
 - **Cybercrime/Electronic Theft** – Pays sum incurred for loss of money, securities, goods, or a client's money/securities/goods in the insured's care custody or control due to the disbursement or transfer of money, security or goods to an unauthorized person caused by a security breach by a third party who is not an insured
- **Cybercrime/Telephone Fraud** – Pays toll and line charges incurred as a result of the fraudulent infiltration and manipulation of the insured's telephone system by a third party
- **Cybercrime/Invoice Manipulation** – Pays for loss of payment for goods or services incurred when a payment or invoice is misdirected fraudulently as a result of a security breach, causing a client/customer of the insured's to pay an unauthorized third-party recipient
- **Cybercrime/Cryptojacking** – Pays for any costs or damages associated with unauthorized use of the insured's network to store, process or transmit information. This includes the mining of cryptocurrency or botnetting.
- **Forensic Accounting Costs** – Pays for any sum incurred to determine the amount of your first-party loss by an approved vendor
- Media Liability is available as an endorsement for both Technology E&O on CNA Connect and monoline Technology E&O and includes:
 - 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 infringement of software, computer code and computer firmware available by endorsement
 - Broad definition of Media Activities includes developing, producing and recording media
 - Dissemination of media through any medium by any means
 - Unfair competition or trade practices, including misleading advertising

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