



Middle Market

TechComplete® Coverage Comparison

Tailored Solutions for Evolving Needs

Your clients operate in an industry that thrives on change – and as it evolves, so do its risks. With CNA’s TechComplete®, your clients will receive access to coverage for Property and General Liability, plus Technology Errors & Omissions with Information Risk and Media Liability endorsements. Compare our TechComplete® and Enterprise Professional Solutions coverages with other carriers, and see why more technology companies are turning to CNA at every stage of growth.

	TechComplete® Admitted 1/22 New Filing	TechComplete® Admitted 6/11 Existing Filing	Enterprise Professional Solutions (EPS+) Non-Admitted 6/11	Enterprise Professional Solutions (EPS+) Non-Admitted 6/11 (Omnibus End 6/22)	Your current carrier?
General Terms and Conditions					
Claims made during the CNA relationship, (not claims made and reported)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Independent contractors included as additional insureds	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Automatic coverage for newly acquired subsidiaries	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Territory is worldwide	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Duties in the event of a claim triggered upon knowledge of an executive officer or Risk Manager	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Punitive damages, when permitted by law, most favorable venue for insured	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Severability of insureds in applicability of deliberate acts exclusion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Automatic coverage for Vicarious Liability when insured is required to include by written contract	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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General Terms and Conditions					
Pre-claim assistance without eroding the limit or retention	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mediation provision that reduces the retention	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	N/A	N/A	<input type="checkbox"/>
Choice of counsel	Optional	Optional	Optional	Optional	<input type="checkbox"/>
Claim includes actions for injunctive and declaratory relief and demands for retraction and clarification	N/A	N/A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Technology Errors & Omissions					
No exclusion for delay in delivery	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No support or maintenance exclusion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No exclusion for unauthorized access	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for Insured Entity not excluded because of deliberate acts by Rogue Employee (unless Rogue is an Executive Officer)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Enterprise coverage – technology products and services are not specifically defined	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Optional	Optional	<input type="checkbox"/>
No exclusion for mechanical or electrical failure	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Third-Party Exclusion	Third-Party Exclusion	<input type="checkbox"/>
Personal Injury coverage	Optional	Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Media Liability or Content Injury					
Claims made vs. occurrence	Claims Made	Claims Made	Both Available	Both Available	<input type="checkbox"/>
Enterprise-wide vs. scheduled coverage of content	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Media activity includes gathering, acquiring, obtaining, researching, developing, editing, preparing, producing, filming, videotaping and recording	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Media activity includes the dissemination or utterance of media through any means	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Wrongful Act includes creation or dissemination of media, which results in any of the following:					
any form of defamation to character or reputation for any person or organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
any form of invasion, infringement or interference with rights of privacy or publicity	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
trespass, eavesdropping and wrongful evictions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
infringement of copyright, plagiarism, title, slogan, logo, trademark, trade name, trade dress, service mark or service name	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Misappropriation of ideas, property rights or information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Infliction of emotional distress	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Negligence in connection with the content of media	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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Media Liability or Content Injury					
Unfair competition or unfair trade practices with respect to content injury	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
The negligent supervision of an employee with respect to content injury	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage of false arrest, detention or imprisonment	Optional	Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Copyright of software code	Optional	Optional	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for breach of confidentiality agreements with sources	N/A	N/A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage indemnity/hold harmless obligations assumed under contract	N/A	N/A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Insured's refusal to reveal sources does not impact rights under policy	N/A	N/A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Insured has full discretion over retractions and clarifications of content	N/A	N/A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cyber Endorsement/Information Risk					
Network Security & Privacy Injury (is not tied to the delivery of professional services)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Breach of non-public personal information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Breach of non-public commercial information including trade secrets	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Online and offline breaches	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Removable media	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental anguish in absence of bodily injury (for Media and Privacy Injury Liability)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Actions of rogue employees – third-party coverage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Privacy regulation proceeding, such as HIPAA, includes fines and penalties	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Privacy event expense reimbursement coverage triggered based on the event and not the law	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Network extortion expense (Ransomware)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Choice of vendor that permits direct contract with insured	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Business income includes any income dependent on the network	Optional	N/A	Optional	Optional	<input type="checkbox"/>
Business interruption and network failure coverage, including Dependent	Optional	N/A	Optional	Optional	<input type="checkbox"/>
Extra expense	Optional	N/A	Optional	Optional	<input type="checkbox"/>
Voluntary shutdown	Optional	N/A	N/A	Optional	<input type="checkbox"/>
Privacy regulatory investigation expenses	<input checked="" type="checkbox"/>	N/A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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Cyber Endorsement/Information Risk					
Actions of rogue employees – first-party coverage except for electronic theft/cybercrime	<input checked="" type="checkbox"/>	N/A	Optional	Optional	<input type="checkbox"/>
Cybercrime coverage	Optional	N/A	Optional	Optional	<input type="checkbox"/>
Crisis management that responds to any covered wrongful act	Optional	N/A	Optional	Optional	<input type="checkbox"/>
PCI fines and penalties	Optional	N/A	Optional	Optional	<input type="checkbox"/>
Network and data restoration, including bricking	Optional	N/A	Optional	Optional	<input type="checkbox"/>
Reputational harm coverage	Optional	N/A	Optional	Optional	<input type="checkbox"/>
Extension for forensic accounting costs to document a first-party loss	Optional	N/A	Optional	Optional	<input type="checkbox"/>

For more information, please contact your CNA technology underwriter or visit cna.com/technology.