



Middle Market

# TechComplete<sup>®</sup>

## Tailored Solutions for Evolving Needs

At CNA, we understand that when your clients do business in an ever-changing technology industry, their risks and exposures are always changing too. That's why we developed TechComplete<sup>®</sup> – a package program designed to grow with your client's business, and poised to set the standard for technology industry coverages. Our TechComplete<sup>®</sup> package includes coverage for Property and General Liability, plus Technology Errors & Omissions with Media and Cyber endorsements. It's one easy-to-tailor, easy-to-purchase policy delivered with dedicated local service.

### Technology Errors & Omissions

A broad form of coverage that can include Cyber and Media Liability endorsements, tailored to your needs. Coverage includes:

- All products and services unless specifically excluded (enterprise-wide)
- 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 for telecommunication services that are not physically damaged
- 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 exclusion 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
- If CNA decides to investigate a reported circumstance that never becomes a covered claim, the investigative costs will not be counted against policy limits or retentions

### Cyber Coverage

A scheduled coverage form with many available optional coverages, including:

- Network security and privacy liability
- Privacy regulation proceeding, including privacy regulatory fines
- PCI-DSS (Payment Card Industry Data Security Standard)
- Privacy Event Expense Reimbursement, including crisis management expenses
- Extortion Demand Reimbursement (Ransomware)
- Network and data restoration, including bricking
- Business interruption and system failure coverage, including contingent
- Reputational harm
- Cybercrime
- Forensic accounting
- Online and offline breaches, which include removable media and paper files
- Coverage for mental anguish in absence of physical bodily injury

### Media Liability Endorsement

Extends the Technology Errors & Omissions coverage to include:

- 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
- Broad definition of Media Activities includes developing, producing and recording media
- Dissemination of content through any medium by any means
- Unfair competition or trade practices, including misleading advertising
- Wrongful act includes any content injury and media activity (is not tied to the delivery of professional services)
- Privacy Event Expense reimbursement coverage triggered based on the event and not the law

### Customized Property Coverage with CNA Paramount®

CNA Paramount provides technology companies with a wide range of coverages as well as industry-leading Risk Control programs and support. Property coverage highlights for eligible and qualified insureds include:

- Electronic vandalism – This provides coverage for the costs to replace or restore direct physical loss or damage to electronic data as a result of denial-of-service attacks, electronic infections or network impairment caused by vandals anywhere in the world.
- Electronic Data Processing (EDP) – Computers, servers and other EDP equipment are included in CNA Paramount's Personal Property limit. This equipment is sometimes handled by other carriers as part of a basket of additional coverages that can potentially limit recovery to this basket limit.
- Technology service provider coverage – If service is interrupted because an Internet Service Provider (ISP) or server farm goes offline due to loss or damage to its property, if time element coverage applies, CNA Paramount provides coverage for business income lost due to delay of operations as a result of the outage.
- Supply chain disruption – We understand you may rely on hardware or components from a number of vendors and suppliers. If one of those vendors suffers a loss that prevents it from providing parts to one of your direct suppliers and you lose business income as a result of the delay, that income would be reimbursed, as would any expedited shipping costs paid for the parts.
- International mobile computing device coverage – This provides coverage on smartphones, tablets and other mobile devices used internationally.

### International Solutions

CNA has strong international capabilities rooted in a strong local presence overseas. Our Strategic Partner Network is comprised of 226 business partners in more than 164 countries that enable us to service multinational organizations with complex local policy requirements.

CNA provides both Passport® Exporter Package policies and WorldPass® Controlled Master Program policies (which include both the Master policy and the local admitted policies issued as necessary).

### 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 meet your company's unique needs.

### Industry-Leading and Technology-Specific Risk Control Services

Our Risk Control program uses cutting-edge technology (such as IR testing) and deep insurance expertise to provide distinct risk insights and offer systematic, sustainable solutions. Certified Information Privacy Technologists (CIPT) and a Certified Ethical Hacker (CEH) identify and assess risk exposures and develop solutions to prevent data breaches and losses. Dedicated Risk Control engineers and Middle Market underwriters work together closely to ensure we are managing global exposures at the highest level.

### Technical Claim Excellence

Our global team uses top legal talent, local jurisdictional knowledge and extensive claim expertise to provide superior support and achieve the greatest benefit for every policyholder.

### Stability and Financial Strength

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 120 years of experience, CNA provides a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.

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