

You navigate the cloud, but do you clearly see the risks?

CNA makes it easy to compare customized coverages for cloud and SaaS providers.



TECHNOLOGY

CNA Technology Errors & Omissions Form Review

CNA is dedicated to providing the resources you need to help navigate the competitive technology environment. That's why we developed this informative review. Designed specifically for cloud and SaaS providers, this checklist delivers valuable insight into the protection you need, the coverages CNA offers, and the areas where your current carrier might be missing out.

Take a few moments to evaluate and compare, and discover why more technology companies are turning to CNA for protection at every stage of growth.

	TechComplete® Admitted 06/11	Enterprise Professional Solutions (EPS+) Non Admitted 06/11	Your current carrier?
General Terms and Conditions			
Independent contractors included as additional insureds	\checkmark	✓	
Automatic coverage for newly acquired subsidiaries	\checkmark	▽	
Territory is worldwide	✓	☑	
Automatic coverage for Vicarious Liability when insured is required to include through written contract	☑	☑	
Technology Errors & Omissions	$\overline{\checkmark}$	left	
No exclusion for delay in delivery	\checkmark	\checkmark	
No support or maintenance exclusion	\checkmark	✓	
No exclusion for unauthorized access	\checkmark	✓	
Deliberate acts by rogue employee does not void coverage for insured entity (unless committed by an executive officer)	✓	✓	
Enterprise Coverage — technology products and services are not specifically defined	\checkmark	Optional	
No exclusion for mechanical or electrical failure	\checkmark	Third Party Exclusion	
Personal Injury	Optional	✓	
Media Liability or Content Injury	\checkmark	\checkmark	
Enterprise-wide v. scheduled coverage of content	$\overline{\checkmark}$	\checkmark	
Wrongful act includes any content injury and media activity (is not tied to the delivery of professional services)	✓	☑	
Includes any form of invasion, infringement or interference with rights of privacy or publicity	✓	▽	
Coverage of trespass, eavesdropping and wrongful evictions	\checkmark	✓	
Covers infringement of copyright, plagiarism, title, slogan, logo, trademark, trade name, trade dress, service mark or service name	\checkmark	☑	
Infliction of emotional distress	lefoonup	\checkmark	
Copyright of software code	Optional	\checkmark	
Coverage indemnity / hold harmless obligations assumed under contract	N/A	✓	





	TechComplete® Admitted 06/11	Enterprise Professional Solutions (EPS+) Non Admitted 06/11	Your current carrier?
Information Risk	✓	✓	
Network Security & Privacy Injury (is not tied to the delivery of professional services)	✓	✓	
Breach of non-public personal information	✓	▽	
Breach of non-public commercial information including trade secrets	✓	▽	
Online and offline breaches	✓	▽	
Removable media	✓	✓	
Mental anguish in absence of bodily injury	\checkmark	left	
Actions of rogue employees — third party coverage	✓	\checkmark	
Privacy regulation proceeding includes fines and penalties	\checkmark	left	
HIPAA fines and penalties	✓	✓	
Privacy Event Expense reimbursement coverage triggered based on the event and not the law	\checkmark	\checkmark	
Network Extortion Expense	$\overline{\checkmark}$	left	
Choice of vendor that permits direct contract with insured	\checkmark	▽	
Business Income includes any income dependent on the network	N/A	✓	
Extra expense	N/A	✓	
Privacy regulatory investigation expenses	N/A	✓	
Actions of rogue employees — first party coverage except for electronic theft	N/A	Optional	
Crisis management that responds to any covered wrongful act	N/A	Optional	
PCI fines & penalties	N/A	Optional	





For more information, contact your local branch or visit www.cna.com/technology.

