

CyberTech+ Your First-Choice Protection for Communications and Media Liability

In today's world, intellectual property infringement is just a mouse click away. With technology making it easier for creative material to be copied, plagiarized or misappropriated, it's increasingly likely to occur. With businesses becoming vigilant about protecting their property rights, your material could be the subject of infringement or plagiarism claims. Failing to insure these exposures through a communications and media insurance policy means you would pay all defence and settlement costs out of your own pocket. Considering the average cost to defend a copyright or trademark infringement suit is more than \$250,000, ask yourself this: would you be prepared to face this on your own?

Claim Scenario

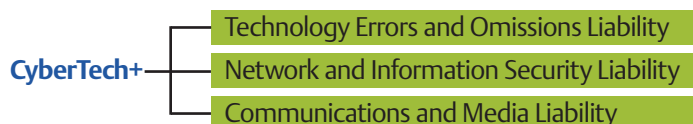
While preparing a user manual for your new product, an employee includes pictures and diagrams taken from a competitor's user manual. You are subsequently sued for infringement of copyrighted material.

You place advertisements on your website and in your direct mailings to announce a new service offered by one of your important partners. The advertising contains material that your partner's competitor claims it owns. The competitor sues you, contending you are liable for damages caused by unauthorized use of the advertising material.

Result

In both scenarios, CyberTech+ Communications and Media Liability would be there to help because a communications and media wrongful act includes "infringement of copyright, title, slogan, trademark, trade name, trade dress, service mark, or service name in your covered material" and "unauthorized use of any advertising material, or any slogan or title, of others in the advertising of the business, premises, products, services, work, or completed work of others."

CyberTech+ consists of three coverages. Choose one. Choose them all. Build the policy you need to round out your protection and fill in gaps not covered by your general liability policy. Build protection in-synch with your needs.



To make things easy, a general provisions form applies across all coverages and contains common terms such as defence of claims of suits, limits of coverage, deductibles and exclusions applicable to all coverages.

Travelers Canada has been a leading insurer of technology companies. Our Communications and Media Liability coverage helps protect you in every corner of the globe and in every business stage – from garage to greatness.

Communications and Media Liability coverage is specifically tailored for today's hi-tech companies. It protects your bottom line against damages that you must pay because of economic loss resulting from infringement of copyright, title, slogan, trademark, trade name, trade dress or service mark; unauthorized use of any advertising material, slogan or title; plagiarism; or unauthorized use of material.* Claims and suits for such damages – typically not covered under a commercial general liability policy – could be catastrophic.

Coverage highlights

- Enterprise-wide coverage
- We are with you wherever you are doing business. You can rest assured that if there's a claim or suit brought against your company for a wrongful act, you will have the support and legal representation you will need. Your protection follows you – worldwide.**

- Duty to defend covered claims or suits
- An expanded list of protected persons that includes:
 - Others you must insure as required by written contracts
 - Your unnamed subsidiaries
 - Your newly acquired or formed organizations
 - Employees, including permanent and temporary workers
- Coverage provided on a claims-made and reported basis

HAVE YOU ASSESSED YOUR EXPOSURE TO COMMUNICATIONS AND MEDIA LIABILITY RISKS AND THE POTENTIAL IMPACT TO YOUR COMPANY?

To find out more about any of our CyberTech+ coverages, contact your broker or visit www.travelerscanada.ca

* Coverage for infringement of copyrighted software is available by endorsement to qualifying insureds.

** For operations in foreign countries that require a local policy, Travelers Canada can assist in obtaining the local policy.

St. Paul Fire and Marine Insurance Company

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