

Intellect Fact Sheet

Sovereign's Intellect offers customers solutions for today's evolving technology industry. Our seasoned team of technology insurance specialists prides itself on being creative, flexible and responsive. Their expertise, global capabilities and entrepreneurial style allows us to shape tailored protections to meet each customer's specific needs.

The Sovereign General Insurance Company is a property and casualty insurer, headquartered in Calgary, Alberta, with full-service branches from coast-to-coast*. Sovereign is a proud member of The Co-operators group of companies. Through our independent brokers we provide commercial property and casualty insurance, as well as personal insurance. We have 270 staff throughout our 10 regional and service offices across Canada.

The Sovereign General Insurance Company welcomed the decision by ratings agency A.M. Best to upgrade Sovereign's financial strength rating to A- (Excellent). The outlook for the rating is stable. This rating reflects our continued favourable operating earnings trend and solid risk-adjusting capital position.

Our mission is to be the insurer of choice for our brokers. The company emphasizes an innovative and entrepreneurial approach, endowing its excellent staff with a sufficient level of authority to be responsive regionally to the needs of brokers and customers.

For more information on Sovereign, or other products and services, contact your local regional office, or visit our website at: www.sovereigngeneral.com

Our new IT Product
has been specifically
developed to
provide "one stop
shopping" for mid-
market information
technology businesses.

INTELLECT FACT SHEET



SAMPLE CLASSES INSURED

- Hardware Design, Manufacturing and Assembly (computer, electronics and components)
- Technology Consultants
- Software Design (including sales, consulting, training, development and integration)
- Website Development and Design
- Game Developers
- Application Development
- ASP (Application Service Providers) and ISP (Internet Service Providers)
- Data Storage and Processing
- Network Integration
- Telecommunications

COVERAGE AT A GLANCE

PROPERTY COVERAGE

Direct damage:

- Electronic Data and Records Restoration Costs
- Embedded Equipment Breakdown cover
- Functional Replacement Cost with same Site Restriction removed
- Transit by vehicle, aircraft or watercraft
- Service Interruption
- Land and Water Pollution
- Worldwide Exhibition Cover
- 180 Days Newly Acquired Locations

BUSINESS INTERRUPTION

Profits form with automatic additional 25% limit cushion including

- Research and Development Activities
- Worldwide Contingent Business Interruption
- Ordinary Payroll
- Extra Expense
- Denial of Service Attack

Did you know?

36% of data breaches in 2010 involved lost or stolen laptops or other mobile data-bearing devices.*

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COVERAGE AT A GLANCE

(cont'd)

GENERAL LIABILITY

- Occurrence basis form with Products/Completed Operations Aggregate
- Worldwide territory
- Advertising Injury
- Products Recall Expense
- Broad Form Vendors extension
- Additional Insured by contract, agreement or permit
- 180-Day automatic coverage for newly-owned corporations
- Up to \$25 million in capacity
- Primary and excess coverage available

PROFESSIONAL SERVICES LIABILITY

- Worldwide territory – Losses occurring anywhere, suits brought anywhere
- Broad Definition of Professional Services and Technology Products
- Intellectual Property Infringement coverage
- Miscellaneous Professional Services included within the definition of wrongful act
- First Dollar Defence (deductible does not apply to defence costs)
- Claims-made and Claims-made and reported options
- Innocent Insured Coverage
- Breach of Indemnity Contract coverage
- Individual Contractors covered while working on Insured's behalf
- Six-Year Discovery Period available
- Punitive or exemplary damages where insurable by law
- Bodily Injury and Property Damage extension available

Did you know?

Involving a third party consultant to assist in breach response, saves a company 17% on average, over those that did not.*

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COVERAGE AT A GLANCE

(cont'd)

NETWORK SECURITY & PRIVACY BREACH LIABILITY

- Third party coverage from a failure of security, including theft of mobile equipment and password hacking
- Privacy Breach Expense coverage for:
 - Notification expense
 - Crisis Management Expense
 - Credit monitoring and Data Recovery
 - Cyber Investigation Expense
- Privacy Breach coverage extends to Insured's employees
- First party coverage for Business Interruption Loss, Digital Assets and Cyber Extortion

E-MEDIA LIABILITY

- Coverage for websites managed by Insured and related material
- Defamation, libel, slander, and product disparagement
- Infringement of intellectual property

CONTACT INFORMATION

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Did you know?

19% of data breaches in 2010 came from rogue employees and 7% originated from staff mistakes.*

*All statistics are taken from Ponemon Institute's 2010 Annual Study