

Segment Products Overview: Technology

INSURING AGREEMENT	COVERAGE OVERVIEW
<p>CyberTech+ General Provisions – Liability (claims-made and reported)</p> <p>Edition Date: 07-10</p>	<ul style="list-style-type: none"> ▪ Applies across all insuring agreements and contains common terms such as defence of claims or suits, limits of coverage, deductibles and exclusions applicable to all insuring agreements. ▪ Broad protected persons. ▪ Worldwide coverage. ▪ Limited reporting period automatically applies. ▪ Extended reporting period option available (subject to specific conditions). ▪ Limits of coverage: <ul style="list-style-type: none"> - Each Wrongful Act Limit* - Total (aggregate) Limit* ▪ Deductible: <ul style="list-style-type: none"> - Each Wrongful Act Deductible* <p><i>*Where permitted:</i></p> <ul style="list-style-type: none"> ▪ <i>Defence expenses apply within the limit of coverage.</i> ▪ <i>Deductible includes defence expenses.</i>
<p>CyberTech+ Technology Errors and Omissions Liability Protection (claims-made and reported)</p> <p>Edition Date: 07-10</p>	<ul style="list-style-type: none"> ▪ Liability resulting from errors, omissions or negligent acts (errors and omissions wrongful acts) committed in connection with insured’s work and insured’s products. ▪ Broad definition of work and products. ▪ Subject to retroactive date (shown on Coverage Summary).
<p>CyberTech+ Communications and Media Liability Protection (claims-made and reported)</p> <p>Edition Date: 07-10</p>	<ul style="list-style-type: none"> ▪ Liability resulting from a communications and media wrongful act. ▪ Communications and media wrongful act: <ul style="list-style-type: none"> ▪ Unauthorized use of any advertising material, slogan or title of others in advertising of the business of others. ▪ Infringement of copyright, title, slogan, trademark, trade dress, service mark, service name in covered material. ▪ Plagiarism or unauthorized use of literary or artistic format, character or performance in covered material. ▪ Broad definition of covered material. ▪ Subject to retroactive date (shown on Coverage Summary).

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<p>CyberTech+ Network and Information Security Liability Protection (claims-made and reported)</p> <p>Edition Date: 07-10</p>	<ul style="list-style-type: none"> ▪ Liability caused by network and information security wrongful act. ▪ Network and information security wrongful act: <ul style="list-style-type: none"> ▪ Failure to prevent the transmission of computer virus. ▪ Failure to provide an authorized user access to computer or communications network. ▪ Failure to prevent unauthorized access to, or use of, electronic data containing private or confidential information of others. ▪ Subject to retroactive date (shown on Coverage Summary).
ENDORSEMENTS	COVERAGE OVERVIEW
<p>Crisis Management Services Expenses Coverage Endorsement</p> <p>Edition Date: 07-10</p>	<ul style="list-style-type: none"> ▪ Can be purchased on the following insuring agreements: <ul style="list-style-type: none"> ▪ CyberTech+ Technology Errors and Omissions Liability Protection (claims-made and reported) ▪ CyberTech+ Communications and Media Liability Protection (claims-made and reported) ▪ CyberTech+ Network and Information Security Liability Protection (claims-made and reported) ▪ Provides a sublimit ▪ Provides coverage for reimbursement or expenses in connection with crisis management which results from a covered loss due to a wrongful act. ▪ Expenses include the following to mitigate the negative impact generated from the covered loss: <ul style="list-style-type: none"> ▪ Retaining a public relations consultant or firm or a crisis management consultant or firm; or ▪ Planning or executing their public relations campaign.
<p>Security Breach Notification Expenses Coverage Endorsement</p> <p>Edition Date: 07-10</p>	<ul style="list-style-type: none"> ▪ Can be purchased on the following insuring agreements: <ul style="list-style-type: none"> ▪ CyberTech+ Network and Information Security Liability Protection (claims-made and reported) ▪ Provides a sublimit. ▪ Provides coverage for security breach notification expenses due to a security breach. ▪ Security breach notification expenses includes: <ul style="list-style-type: none"> ▪ Expenses to determine whose information was accessed; ▪ Expenses to develop documentation to notify those whose information was accessed; ▪ Costs of mails or other communications to notify those whose information was accessed; ▪ Cost to provide 365 days of credit monitoring; ▪ Cost of establishing and maintaining a call center to be used by those whose information was accessed; or ▪ Any other expenses to comply with any security breach notification law that applies.