

## Segment Products Overview: Technology

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

## Segment Products Overview: Technology

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