



## TECHNOLOGY, CYBER AND MULTIMEDIA LIABILITY

### PROTECT YOURSELF AND YOUR BUSINESS AGAINST TECHNOLOGY AND CYBER LIABILITY RISKS - BEFORE IT HAPPENS.

Technology and multimedia professionals today face various exposures relating to the operation of their business. We offer an "all-in-one" solution that protects individuals and their business against allegations of wrongful acts in the provision of their products or services, as well as a broad range of cyber risks.

#### WHY BUY THIS PRODUCT?

A comprehensive Errors and Omissions (E&O) AND Cyber Liability form that includes:

- Highly specialized claims service
- 24/7 access to a Cyberbreach Coach
- Forensic specialists access and expertise
- Rogue employee coverage
- Privacy breach coverage includes the breach of an employee's personal information
- Privacy breach extension to both electronic and non-electronic form
- Broad intellectual property infringement protection beyond third party services rendered

#### WHO WILL BENEFIT?

**Individuals and firms** operating in the Information Technology (IT) sector or providing a hybrid of traditional media and IT services such as (but not limited to) consultants, programmers, designers, software and hardware developers, website developers, marketing firms, publishers, Internet service providers, application service providers and placement agencies.

#### WHAT ARE THE COVERAGE AGREEMENTS?

- Policy form - written on a claims-made and reported basis
- First dollar defence
- Duty to defend worldwide
- Prior acts coverage

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## WHAT ARE THE COVERAGE DETAILS?

Combined coverage for E&O wrongful acts and third and first party cyberlosses, which includes:

- Negligent acts, errors and omissions
- Privacy breach
- Network and security breach
- Data personal injury
- Advertising injury and personal injury
- Data asset loss
- Network business interruption loss
- Remediation and notification expenses
- Crisis management expenses
- Intellectual property infringement
- Remediation and notification expenses, automatically included

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## WHAT ARE THE POLICY FEATURES?

- Broad definition of Insured services extended to media-related and manufacturing service
- Extends to first and third party cyber risks
- Cyberbreach Coach, a designated legal firm, ensures continued privilege and support further to a breach
- Zero deductible for qualifying risks
- Defence costs in excess of the limits
- True WORLDWIDE coverage
- Coverage for bodily injury and property damage arising out of professional services eliminates potential gaps in coverage
- Liability against damages resulting from criminal acts committed by a rogue employee
- Compensatory damages as well as punitive and exemplary damages, unless uninsurable by law
- Cyberextortion costs
- Loss mitigation costs up to \$250,000
- Breach reward expenses up to \$10,000
- First party contingent business interruption
- Independent contractors and volunteers automatically added as insureds
- Liability against damages resulting from a delay in the performance of a contract or agreement due to a wrongful act
- Social engineering fraud
- Payment card industry fines and penalties
- Regulatory fines and proceedings
- Multi-year policies

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## HOW ARE CLAIMS HANDLED?

Claims are handled by Victor's in-house claims analysts. Independent adjusters and legal counsel specializing in the response to cyberbreaches as well as the defence of IT and multimedia professionals are appointed as required.

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## WHAT OTHER INSURANCE SOLUTIONS DO WE OFFER?

- Architects & Engineers Professional Liability
- Builders Risk and Wrap-Up Liability
- Commercial General Liability
- Commercial Property Insurance
- Commercial Umbrella Liability
- Crime Insurance
- Directors & Officers Liability
- Employment Practices Liability
- Environmental & Pollution Liability
- Errors & Omissions
- Fiduciary Liability
- Group and Retiree Benefits

Visit us at [victorinsurance.ca](http://victorinsurance.ca) to learn more.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.