




**TECHNOLOGY RISK & CYBER
LIABILITY INSURANCE**



Between hackers, human error, software defects, programming errors, network interruptions to hosted services, and the overall rise of security breaches, no industry can guarantee their network infrastructure is 100% secure or that their infrastructure is immune to cyber events. At Sovereign Insurance, we work with you and your broker to deliver comprehensive coverage and risk solutions to help protect your bottom line and reputation from unknown and unforeseen risks – today and as your business and technology evolve.

Expertise

We offer risk management education and consulting to help you keep pace with the rapidly changing risks of new technology and data regulations.

Risk-based solutions

We're experienced in assessing and underwriting all kinds of risks from trailblazing startups to established industry leaders.

Dedicated partner

We collaborate with your broker, breach coach, legal counsel, technology firm – you name it – to make sure every seat at the table is working together in your best interest.



Targeting and specializing:

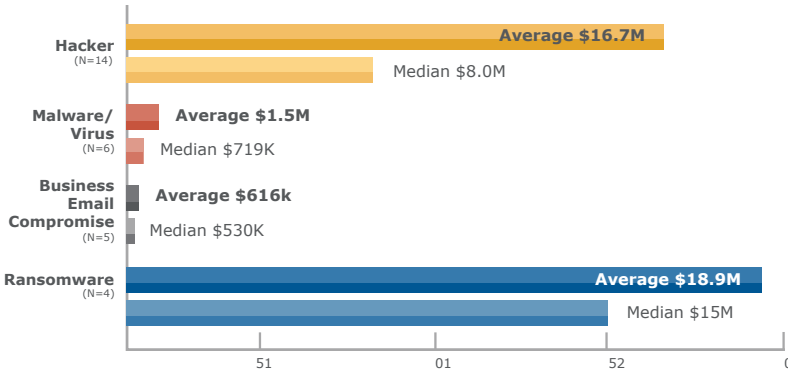
Technology Risks

Small to mid-sized technology companies including software developers, services providers, and product technology manufacturers.

Cyber Risks

From agricultural to mining, manufacturing to wholesale and distribution, professional services, retail to real-estate, entertainment to accommodation and other industry sectors. We offer primary and excess coverages to meet your requirements.

Leading causes of loss for large companies:



Sovereign Secure TechPro

Sovereign Secure TechPro provides comprehensive protection for your people and your business. These enhanced wordings have been designed specifically to address the unique and emerging risks to Canadian businesses, offering policyholders more of what they need and less of what they don't. So not only is their policy comprehensive, but they're getting great value too.

- + More precise language coverages designed to address the unique, new and emerging risks to your business
- + Enhanced Policy Forms to offer more comprehensive coverage
- + Modular products to provide greater flexibility

Coverage Highlights

- + Modular policy providing Technology E&O & Cyber or Cyber for industry classes that are outside of technology risks.
- + Breach Response Services for all cyber coverages.



Stack your team with expertise

In addition to the financial protection provided by your technology or cyber policy, as a Sovereign client, you get access to breach preparation and crisis management services and personalized access to a breach preparedness website provided by our trusted partner, CyberScout®. These resources help you navigate the complexities and nuances of data security - often without the expense of hiring in-house expertise.

Key coverages designed to help protect your business

Cyber Event Liability

Provides coverage for third party lawsuits relating to a cyber event, such as a data breach of cyber-attack.

Media Liability

Provide third party protection for lawsuits brought against your websites, social media content and other content in electronic or non-electronic form.

Business Interruption

Helps cover loss of income and extra expense due to a cyber event that wouldn't be covered by your Property Business Interruption policy.

Privacy Breach Expense

Access to industry experts to help mitigate and resolve a cyber event.

Professional Service Liability

Helps protect your business with coverage defense, settlements, and judgments for lawsuits by clients for actual or alleged errors or omissions. Provides coverage for Technology professional services as well as Non-Technology professional services.

Excess E&O

Excess E&O and Cyber provide capacity on an excess basis for entities requiring higher limits than what is offered through their current insurer.

Commercial General Liability, Umbrella & Property coverages to support technology risks on a separate standalone policy.

Property

Provides protection against risks relating to fire, theft, weather and other related exposures.

General Liability

Helps protect you and your business from possible lawsuits due to property damage, bodily injury, advertising and personal injury relating to your services and products.

In addition to third party coverages, we also offer first party coverages and coverage enhancements include:

- + Contingent Business Interruption
- + Digital Asset Loss
- + Cyber Extortion/Ransomware Threat
- + Rewards Expenses
- + Crisis Management
- + Payment Card Loss
- + Social Engineering Coverage
- + Fund Transfer Fraud
- + Telecommunications Fraud
- + Bricking

visit sovereigninsurance.ca to learn more