



# HIGHLIGHT SHEET

## TrisuraTech

**COMPREHENSIVE TECHNOLOGY & CYBER LIABILITY PACKAGE - FORM TCTCE.001 (06/18)**  
**COMMERCIAL PACKAGE POLICY – Form TCPPE.000 (10/17)**

### Professional and Cyber Liability

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We have combined our leading Professional & Technology Liability Insurance policy with Cyber Liability Insurance in order to provide robust third party liability coverage. This policy provides superior protection for cyber threats that are not limited to data breaches and other security vulnerabilities. This coverage is vital, even more so when considering the broad field of the IT profession.

### Professional and Cyber Liability Coverage Highlights

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- Full worldwide coverage
- Claims made policy form; Insurer has the “duty to defend”
- PCI DSS Assessment coverage
- Emergency costs coverage
- Distinct insuring agreements provide affirmative third party coverage for:
  - **Professional, Technology Services and Technology Products Liability**
  - **Media and Advertising Liability**
  - **Network Security and Privacy Liability**
- Customizable first party Cyber coverage with optional limits for:
  - **Network Extortion Threat (Ransomware)**
  - **Breach Event Services and Expenses** – includes coverage for a variety of costs incurred, such as Breach Management Expenses, Breach Notification Expenses Credit Monitoring Expenses, and Forensic Expenses
  - **Corporate Brand Protection / Crisis Management Expenses** – coverage to provide public relations services to repair reputational damage
  - **Business Interruption** – provides reimbursement for loss of income while restoring operations as a result of a security breach
  - **Data Protection and System Restoration** – coverage for expenses incurred to restore systems as a result of a security breach
  - **Reward Expenses**
- Cyberterrorism coverage
- Privacy Wrongful Act includes the disclosure of both personal and corporate information in electronic or non-electronic form
- Coverage for damages resulting from criminal acts committed by rogue employees
- Punitive damages included where insurable by law
- Coverage for delay in delivery of performance contract arising out of professional services
- Broad definition of claim includes monetary damages, services or non-monetary or injunctive relief
- Broad definition of insured includes:
  - director, officer, partner, shareholder and employee
  - employees include part-time, seasonal, leased and temporary employee as well as volunteers
  - independent contractors acting within the scope of services performed on behalf of the insured

- Innocent insureds coverage
- Defence costs in excess of the limit of liability available
- Automatic 60 day claims reporting window upon the expiration of the policy
- Non-cancellable by the Insurer / 20 days in the event of non-payment of premium
- 60 days' notice of non-renewal by insurer

## Commercial Package

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Trisura offers your Technology clients the added benefit of having a robust Commercial Package Policy to provide a total account solution. Occasionally, losses occur where there is no clear indication where the coverage provided by the Commercial Package Policy ends and where a stand-alone Technology product steps in. By choosing Trisura's Commercial Package Policy in combination with our Comprehensive Technology & Cyber product, the issues surrounding the interpretation of coverage and limits and grey areas relating to the loss settlement are avoided. Coverage will continue in a seamless fashion from one policy to the next.

We understand that there are many different types and sizes of Technology enterprises and so our Commercial Package Policy is designed to provide comprehensive protection with flexible coverage options.

### Available Coverages

- Property
  - Business Interruption
  - Crime
  - Equipment Breakdown
  - Inland Marine
- Commercial General Liability
  - Bodily Injury and Property Damage arising from Premises, Operations and Products/Completed Operations
  - Personal and Advertising Liability
  - Medical Payments
  - Tenant's Legal Liability
  - Non-owned Automobile
  - Employee Benefits Liability
  - Employers Bodily Injury Liability Coverage Extension

## Commercial Package Coverage Highlights

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### Property

- Bundled Property Extensions of Coverage featuring a Basket Limit includes:
  - Accounts Receivable
  - Debris Removal and Windstorm Debris Removal
  - Fine Arts
  - Fire Department Service Charges
  - Glass
  - Improvements and Betterments – Undamaged
  - Interruption of Service
  - Lease Bonus Payments
  - Leasehold Interest
  - Outdoor Growing Plants, Trees, Shrubs or Flowers
  - Property of Employees
  - Rents
  - Rents Prepaid by Insured
  - Valuable Papers and Records
  - And individual limits for another 19 coverages



### Commercial General Liability

- Standard IBC wording and endorsements

### In-House Underwriting Capacity

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- Professional Liability: \$20,000,000
- Cyber Liability \$20,000,000
- Excess Liability: \$20,000,000
- Commercial General Liability: \$20,000,000
- Property: \$10,000,000

### About Trisura

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**Trisura Guarantee Insurance Company** is a Canadian specialty lines insurance and surety company. Through a select network of national and regional brokerage firms, Trisura Guarantee provides innovative solutions and expertise in Contract, Developer and Commercial Surety, Directors' and Officers' Liability, Fidelity, Professional Liability including Media, Technology and Cyber Liability, Property, Casualty and Warranty products. Trisura Guarantee is rated A- (Excellent) by A.M. Best Company.

Trisura Guarantee is a subsidiary of Trisura Group Ltd., a leading international specialty insurance provider operating in the surety, risk solutions, corporate insurance and reinsurance segments of the market. Trisura Group has three principal regulated subsidiaries: Trisura Guarantee Insurance Company, Trisura International Insurance Ltd. and Trisura Specialty Insurance Company. Trisura Group is listed on the Toronto Stock Exchange under the symbol "TSU".

### The Trisura Advantage

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At Trisura we offer:

- **Expertise** – many years of experience in underwriting and claims handling in the technology line of business
- **Solutions** – we will take time to meet with clients in order to better understand the risk profile associated with their business
- **Flexibility** – a willingness to look at new companies and classes of business others shy away from
- **Customization** – we will tailor the policy to each individual risk profile
- **Options** – we will consider extensions of the coverage for the appropriate risk in order to address the needs of the client

For more information and to download our application forms please visit our website at [www.trisura.com](http://www.trisura.com)

Refer to your policy for complete details. In case of inconsistency between this document and your policy, the policy terms, conditions and limitations will apply.