



Professional Liability

Epack 3 – Cyber, Media, Technology and Professional Liability

Clear Solutions for Complex Risks

Risk is complicated and unpredictable, especially for organizational leaders facing stresses that include new and increasingly complex exposures. Designed with unbridled simplicity in mind, Epack 3 is a next generation, modular insurance policy for cyber, media, technology and professional liability. Written in a clear, concise and conversational tone, Epack 3 is easier to understand because its compartmentalized coverage options work together and don't overlap.

Epack 3 Highlights

Cyber

- Market-leading coverage grants
- Network security, privacy, regulatory and PCI coverage
- Privacy event response coverage, including crisis management expenses
- Business interruption and network failure coverage, including dependent business income loss coverage
- Network and data restoration, including bricking
- Cyber crime coverage
- Reputational harm coverage
- Extension for forensic accounting costs to document a first-party loss
- Broad data breach notification coverage, including voluntary and as required by law
- Broad definition of data privacy law, including foreign and domestic laws and regulations
- Definition of Network includes IT providers

Media

- Industry-leading broad definitions of covered Material and Media Activity
- Broad coverage for all common media perils

- Subpoena assistance cover available
- Risk mitigation credits are standard
- Settlement retention credits are standard
- Cost of mitigation (i.e., cost of corrections) coverage available
- No "hammer" clause

Technology & Professional Liability

- Broad definition of Technology Services, Technology Products, Telecommunications Services and Professional Services for over 50 areas of practice
- Definition of Insured Person includes full-time, part-time, seasonal, temporary and leased employees, as well as independent contractors
- Additional insured language when required by contract
- Risk mitigation and settlement credits available for eligible insureds
- Definition of Wrongful Act includes personal/proprietary injury committed in the conduct of professional services, including technology services
- Third-party loss of use of products or services based on an insured's recall of technology products
- No "hammer" clause

Focused Support from a Professional Liability Leader

Dedicated CNA claim professionals understand the complexities of professional liability claims, and the importance of addressing claims in a fair and efficient manner. Epack 3 is written through CNA, a long-term provider of customized insurance solutions and an A-rated carrier.

For more information, please contact your local underwriter or visit cnacanada.ca.
