



Professional Liability

# Epac 3 Policy Cyber, Media and Technology & Professional Liability Coverage Highlights

**Epac 3 Coverage Highlights**

**CNA**

**Your Carrier**

**General Terms & Conditions**

Mediation credit available to reduce retention by 50 percent, up to \$10,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Proceedings Expenses Reimbursement; \$250 per day, per person up to \$2,500 per claim	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Pre-claim expense coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-rescindable policy	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No "hammer" clause	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Includes violations of privacy provisions of HIPAA	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Extradition proceedings	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Customer-friendly reporting and notice provisions with prejudiced standard for late notice consideration	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Settlement/Consent clause does not require insurer consent if settlement is within the retention	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Worldwide coverage territory	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No retention for first \$25,000 incurred for e-discovery consultant services	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Cyber**

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

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**Media**

Industry-leading broad definitions of Covered Material and Media Activity	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Broad coverage for all common media perils	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Subpoena assistance cover available	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Risk mitigation credits are standard	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Settlement retention credits are standard	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cost of mitigation (i.e., cost of corrections) coverage available	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No "hammer" clause	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Technology and Professional Liability**

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

For more information, please contact your local underwriter or visit [cnacanada.ca](http://cnacanada.ca).

