



Intact Technology | Medical Technology Solutions

Where innovation meets experience to solve your technology risk management needs. Working with Intact Technology means you can rely on an exceptionally responsive team that is highly knowledgeable about the dynamic medical technology and life science industry. We don't just know the life science industry; we're passionate about it and those who share our focus. Because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.

Broad Coverage; One Policy

Medical technology and life science companies are innovators with distinct needs. Protecting against the broad range of exposures is now even easier through our Medical Technology Solutions™ policy—a menu-driven insurance program that combines medical technology and critical life science first-and third-party coverages anywhere in the world, all the time.

Comprehensive and convenient: Medical Technology Solutions offers the convenience of products-completed operations, errors or omissions, and information risk and recovery coverages on the same form. Our targeted breach recovery resources are delivered by expert third-party vendors.

Third-party liability coverages for damages and defense expenses:

- Products liability, including clinical trials—potentially poses the greatest exposures to life sciences companies.
- Clinical trial medical payment expenses are available for sponsors when requested.
- Errors or omissions are a major exposure for most medical technology companies. Imagine the financial or

consequential damage caused if your product or work does not perform correctly—or fails to work altogether. Through our broad coverage, you have enhanced protection that offers enterprise-wide language related to providing your services or your product.

- Information risk liability—includes coverage for personal confidential information of others in your care, custody and control, and coverage for acts of a rogue employee without corporate officer knowledge.
- Communication liability—includes trademark infringement, copyright infringement and misappropriation of name or likeness including access and content in your activities.
- Privacy administrative proceeding—includes defense expenses and privacy administrative or regulatory fines, and consumer redress liability associated with the violation of a privacy regulation.

First-party coverages for life science and cyber-related events:

- Life science crisis-management expense—provides expense coverage such as public relations services associated with restoring your reputation if you receive a warning letter from the FDA or issue an advisory memorandum.

- Life science product withdrawal expense for class I recalls—cost for printing and mailing notification to those affected by the recall and the cost to remove your product from the market.
- Breach consultation services—In the event of a data breach, these consultative services will be provided by our designated vendor, tailored to your specific circumstances.
- Incident management expense—“bucket” limit applies—responds to:
 - Data breach expense—helps you manage a breach with expense such as attorney fees for notification compliance and the costs of a public relations firm that may assist you in mitigating any material damage to your reputation.
 - Information risk expense—our designated service provider will assist

with credit monitoring and call-center services, when recommended, in the event of a data breach.

- Notification expense—costs for printing and mailing notifications to those affected by a data breach. Our designated vendor will work with you directly to help craft notification letters and to manage the overall process to ensure you are in compliance with HIPAA or other regulatory requirements.
- Information restoration expense—reasonable expenses to replace or recreate data.
- Hardware replacement expense—reasonable costs for replacement of computer hardware due to seizure or destruction by civil authority after an information risk incident.
- Extortion payments and rewards—provides payment for a ransom

demand arising from an actual or threatened risk incident.

- Forensic expense—reasonable expenses for forensic analysis of an information risk incident.

Our broad variety of additional coverage opportunities includes:

- Medical malpractices for clinical trial investigators or medical sales consultants.
- Business income and extra expenses caused by cyber-related activities.
- Withdrawal expense coverage for other class types is available.
- Ability to include rectification or mitigation expense for a contract research organization or contract manufacture organization.

Superior Claims Service

Expert underwriting and proactive risk control can't completely eliminate the occasional claim. Our claims professionals know technology business. This experience means you can anticipate superior customer service in response to your sophisticated needs. We also offer a 24/7 dedicated data breach hotline: 877.512.3737. Claims may also be reported through the Intact Insurance claims call center: 877.248.3455.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



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