

Insuring Agreements and Coverage Enhancements	Intact ITS Policy*	Carrier A	Carrier B
A.M. Best rating			
Applicable writing companies	A+ Superior		
Limits			
Retention			
Duty to Defend	Yes		
Policy Enhancements			
A single policy with a menu approach - chose the insuring agreements you need	Yes		
Easy to read - One set of definitions/exclusions	Yes		
Claims-made (not claims-made and reported) - all liability insuring agreements	Yes		
Non-auditable	Yes		
Change in Risk - Automatic subsidiary coverage for 60 days	Yes		
Intentional acts - final adjudication and innocent insured language included	Yes		
Errors or Omissions Liability - Your Products and Services			
Broad enterprise-wide language for your products and services	Yes		
Your products and services do not need to be specifically defined	Yes		
Your products and services can include blended technology and miscellaneous professional activities	Yes		
Removal of "for a fee"	Yes		
Information Risk Liability (Cyber)			
Information loss includes the unauthorized access, denial of service, transmission of virus or malware, or accidental disclosure of personally identifiable information (PII) and corporate information in your (or a service provider's) care, custody or control	Yes		
Carve back for PII of an employee, former employee or family	Yes		
Communications Liability (Media)**			
Copyright/trademark infringement for an insured whose business is advertising, access and content activities	Yes		
Libel, slander, product disparagement, trade libel or any other form of defamation for an insured whose business is advertising, access and content activities	Yes		
Privacy Administrative Proceeding, Fines and Consumer Redress Liability			
Coverage for privacy regulatory claim defense of an alleged violation of a privacy regulation	Yes		
Privacy administrative fines and consumer redress funds coverage via non-monetary relief	Yes		

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Information Risk (Cyber) - First Party Coverages **			
Incident management expenses	Yes		
Data breach expense includes costs and expenses for public relations and legal counsel	Yes		
Information risk expense includes credit monitoring services	Yes		
Notification expense	Yes		
Information restoration expense provides coverage to replace, restore, repair, reproduce, correct, research, complete, adjust, functionally replace, re-collect or re-create data	Yes		
Hardware replacement coverage	Yes		
Extortion payments and rewards	Yes		
Forensic expenses	Yes		
Information Risk (Cyber) - Risk Management			
Access to e-Risk Hub (dedicated website)	Yes		
Access to vendors' pre- and post-breach information	Yes		
Coverage Enhancements Applicable to All Insuring Agreements			
Insureds include independent contractors, subsidiaries, spouses	Yes		
Single retention	Yes		
Notice by C-suite, risk manager, general counsel	Yes		
Punitive damages - most favorable venue	Yes		
Coverage for claims by government clients of named insured	Yes		
Coverage territory - anywhere	Yes		
Supplementary payments for loss of earnings for time taken off from work at carrier request for investigation or defense of a claim	Yes		

**Additional coverage enhancements may be available by endorsement

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.

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