



Intact Technology | Industry Solutions for Information Technology

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 technology industry. We don't just know tech, 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.

Target IT companies include:

- Application service providers (ASPs)
- Computer processing companies
- Software and computer consultants
- Software developers
- System integrators
- Website design companies

Specialized Information Technology Protection

We offer an exceptional suite of broad professional liability coverages, including Information Technology Solutions™ — Complete, offering the convenience of all cyber coverages on one form, along with targeted breach recovery resources delivered by expert third-party vendors.

- Admitted E&O coverage—enterprise-wide policy language

- Worldwide coverage
- E&O plus (claims-made) for larger customers
- Damage/loss are not defined
- E&O standard (claims-made and reported) for more price-sensitive customers
- Modular approach to easily add:
 - Data privacy liability including data breach coverage
 - Communications liability coverage
 Option to include infringement of software code

Property and Casualty

Property extension offerings may include:

- \$500,000 ordinance or law-combined (coverage B&C)
- Debris removal: up to \$250,000 per-occurrence limit
- Business personal property at other locations \$100,000
- Worldwide contingent business

income and business personal property at other locations

- Newly acquired property
 - Building: \$1 million; 180-day notice
 - Business personal property: \$1 million, 180-day notice
- Up to \$1 million bucket limit (per occurrence)
 - Accounts receivable
 - Consequential loss of damage to stock
 - Fine arts
 - Outdoor property – trees, shrubs and plants
 - Personal effects of officers, partners and employees
 - Valuable papers and records coverage
 - Tenants improvements or betterments
 - Electronic equipment and hardware – PD
 - Fire protection equipment recharge costs
 - Emergency response service charge
 - Voluntary parting coverage
 - Precious metals

- **Business income and extra expense**

- Business income or extra expense—utility services – \$25,000
- Business income from dependent properties – \$250,000
- Extra expense – \$100,000
- Newly acquired property – business income \$250,000 – 180 days

- **Electronic data**

- Cyber vandalism
- Denial of service

- **Our general liability extensions provide coverage for:**

- Blanket additional insured primary and non-contributory coverage (where required by contract)
- Aggregate limit per location
- Blanket waiver of subrogation
- Bodily injury redefined – mental anguish

- **Broadened named insured**

- **Broadened property damage**

- **Worldwide coverage territory**

- **Expanded non-owned aircraft and watercraft coverage terms**

- **Product recall expense**

- **And more**

International

- Global program added to the package policy
- Local admitted coverage
- Excess DIC/DIL coverage
- Property including business income/contingent business income and crime
- Foreign voluntary workers compensation
- Unlimited repatriation and medical evacuation
- Kidnap and ransom
- 24-hour assistance services including medical, personal and travel assistance services
- Contingent automobile coverage including hired car physical damage

Superior Claims Service

No matter how much you prepare, claims happen. And when they do, you deserve an accessible partner who understands your loss and how to quickly resolve matters. Our claims professionals know technology business. This experience means you can anticipate superior customer service in response to your

sophisticated needs. Our claims services include:

- 24/7 claims reporting options
- Initial claimant/injured party contact within 24 hours
- Timely and thorough claim investigations
- Dedicated resources with deep industry expertise

Minimized Risk

Our risk management services deliver practical, high-quality solutions to help safeguard against risks that threaten business success. Our flexible, innovative risk control services identify loss mitigation strategies for existing—and emerging— issues. Services include: Risk control consultation including customized service action plans

- Cyber risk evaluation
- Assistance with business continuity planning
- Fleet safety management
- Online and classroom safety training
- Ergonomic program management

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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