

# Tech, Cyber and Media

### C&F Tech, Cyber and Media

Crum & Forster has combined coverage for tech/professional errors & omissions with cyber and media liability insurance to provide a single professional liability policy incorporating key coverage parts needed by firms in the technology services industry. We've developed a simple insurance policy that provides broad protection for existing and evolving risks, while providing important services to help protect your firm. This starts with assistance to help you identify the core cyber security practices to protect your firm, and extends to 24/7 access to the Crum & Forster Cyber Assistance Center. The C&F Cyber Assistance includes access to the C&F Cyber Response Team, so you have access to immediate help in the event of an actual or suspected cyber incident.

## ELIGIBILITY

Technology service firms with revenues up to \$1 billion, including:

- Computer program services
- Systems integration
- Cloud applications and Software as a Service
- Network design & administration
- Systems consulting and engineering
- Computer security consulting
- Telecommunications services or consulting

## COVERAGE HIGHLIGHTS

- Errors & omissions coverage for claims from technology services as well as incidental professional services.
- \$0 retention for legal services after a cyber event\*
- Cyber Liability coverage including Payment Card Industry (PCI) liability and Regulatory Defense/Penalties coverage
- eCrime/social engineering loss limits up to \$250,000
- Business interruption coverage including systems failure
- 24/7 access to the Crum & Forster Cyber Assistance Center

\* when services are recommended by the C&F Cyber Response Team and the insured agrees to utilize vendors nominated by the C&F Cyber Response Team.



## AVAILABLE COVERAGES

#### **Third Party**

#### Tech E&O/Professional Liability

Coverage for legal liability costs, including defense expenses, resulting from an alleged wrongful act in the performance of technology or professional services

#### Cyber Liability

Coverage for legal liability costs, including defense expenses, resulting from a covered cyber event. Coverage includes regulatory defense and penalties as well as Payment Card Industry (PCI) liabilities.

#### **Multimedia Liability**

Coverage for legal liability costs, including defense expenses, resulting from materials published or broadcast by the insured due to claims such as disparagement or copyright/trademark infringement.

#### **First Party**

#### **Breach Costs**

Coverage for the costs to evaluate and respond to a cyber event discovered during the policy period.

#### eCrime Loss

Indemnification for direct financial loss from an eCrime Event.

#### **First Party Loss**

Indemnification for loss resulting from a cyber extortion event or a covered business interruption event, including the unintentional and unplanned interruption of a computer system.

Surplus Lines Products are available in California only through Crum & Forster Insurance Brokers, Inc. (CA License #0E14610)

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## WHY CRUM & FORSTER?

With a proud history going back to 1822, Crum & Forster provides specialty and standard commercial lines insurance products through our admitted and surplus lines insurance companies.

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$26.5 billion in revenue
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Claims specialization

### **C&F eRisk Underwriting Group** <u>CFCyberRisk@cfins.com</u>

### www.cfins.com/cyber

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