

Smart Tech E&O™

Policy Comparison Sheet



Smart Tech E&O™ Insurance has all the features you expect from a Tech E&O Insurance policy and also includes Corvus's Smart Cyber Insurance® coverage with blanket Contingent Business Interruption and system failure, as well as up to \$2M in cybercrime and social engineering coverage.

Smart Tech
E&O™

Technology			
Dynamic Loss Prevention Dashboard with Recommendations to Reduce Cyber Risk	✓	<input type="checkbox"/>	<input type="checkbox"/>
Fast, Easy to Use Digital Platform with Secure, Password Protected Login	✓	<input type="checkbox"/>	<input type="checkbox"/>
Online Policy, Claims Information, On-Line Claims Submissions	✓ 24/7 365 Access	<input type="checkbox"/>	<input type="checkbox"/>
Administration Dashboard with Customizable Reporting	✓	<input type="checkbox"/>	<input type="checkbox"/>
Digital Information Exchange Between Broker and Underwriter	✓	<input type="checkbox"/>	<input type="checkbox"/>
Streamlined Application— Takes Less Than 2 Minutes to Complete and Available for Clients Earning Up to \$1B in Annual Revenue	✓	<input type="checkbox"/>	<input type="checkbox"/>
Corvus Cyber Score to Rate Insured's Cyber Security Readiness	✓	<input type="checkbox"/>	<input type="checkbox"/>
Business Intelligence That Includes Access to Benchmarking Data and Industry Statistics	✓	<input type="checkbox"/>	<input type="checkbox"/>
Coverage for damages and claims expenses arising from both technology based services and other professional services offered by the Insured. Claims stemming from the failure in technology products are also covered.	✓	<input type="checkbox"/>	<input type="checkbox"/>
Coverage for claims against the insured for actual or alleged software copyright infringement.	✓	<input type="checkbox"/>	<input type="checkbox"/>
Pre-Claim Support Services: \$1M of Breach Management and Incident Response Expenses Covered for Potential Client Losses and Claims	✓	<input type="checkbox"/>	<input type="checkbox"/>
Blanket Contingent Business Interruption Coverage Arising From Cyber Perils Offered at Full Policy Limit	✓	<input type="checkbox"/>	<input type="checkbox"/>

Coverage

System Failure Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering and Cyber Crime— Covers Phishing Attacks, Funds Held in Escrow, Telecommunications Fraud, Financial Fraud, and Specified Property. Up to \$2MM available for eligible risks.	✓	<input type="checkbox"/>	<input type="checkbox"/>
Reputation Loss Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Cyber Extortion and Ransomware	✓	<input type="checkbox"/>	<input type="checkbox"/>
Multimedia Coverage— Covers Online and Offline Media	✓	<input type="checkbox"/>	<input type="checkbox"/>
Regulatory Investigation, Fines, and Penalties Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Digital Asset Destruction and System Restoration Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Court Attendance Cost— \$250k Sublimit	✓	<input type="checkbox"/>	<input type="checkbox"/>
PCI DSS Assessment Expenses Up to Full Policy Limit	✓	<input type="checkbox"/>	<input type="checkbox"/>
Bodily Injury Sub-Limit Available	✓	<input type="checkbox"/>	<input type="checkbox"/>
Data Breach Prevention and Response Portal Powered by NetDiligence— Access to a Team of Breach Response Experts, Security Training, Risk Management Tools, and Cyber Security Resources	✓	<input type="checkbox"/>	<input type="checkbox"/>
One Hour of Free Legal Consultation with Breach Coach	✓	<input type="checkbox"/>	<input type="checkbox"/>
U.S. Based Claims Team with 15 Years Experience Handling Cyber, Internet, and Multimedia Claims	✓	<input type="checkbox"/>	<input type="checkbox"/>
Financial Strength: Crum & Forster Insurance (Best's Rating A)	✓	<input type="checkbox"/>	<input type="checkbox"/>
Criminal Reward Expenses	✓	<input type="checkbox"/>	<input type="checkbox"/>
Invoice Manipulation	✓	<input type="checkbox"/>	<input type="checkbox"/>

Coverage (cont.)

Forensic Accounting	✓	<input type="checkbox"/>	<input type="checkbox"/>
Pollution Exclusion Carveback for Security/Privacy Breaches and Regulatory Fines	✓	<input type="checkbox"/>	<input type="checkbox"/>
Worldwide Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>
Bricking Coverage	✓	<input type="checkbox"/>	<input type="checkbox"/>

Offered with the financial security of Crum & Forster
(Best's Rating A)



CRUM & FORSTER®
A FAIRFAX COMPANY