



2017 TechGuard®

NAS' TechGuard® is our most expansive policy, combining the best of Errors & Omissions and Cyber Liability coverages. It is designed to be the one-stop-shop for a tech company's E&O insurance needs.

Coverage components include:*

- ▲ Technology E&O
- ▲ Privacy Regulatory Defense and Penalties
- ▲ Breach Event Costs
- ▲ BrandGuard® Reputation Protection
- ▲ Cyber Extortion
- ▲ Cyber Crime

*Refer to Description of Coverage for more details



TechGuard® Advantage

NAS' TechGuard® provides a range of coverage options unlike other E&O cyber policies with flexibility to fit your clients' unique needs.

- ▲ Tech E&O covers unintentional breach of contract
- ▲ New cutting edge policy language covering system failures, operational mistakes, and acts of cyber terrorism or other cyber attacks
- ▲ Coverage can be extended for miscellaneous professional services E&O
- ▲ NAS has direct relationships with the top security/privacy vendors and law firms, but allows the Insured to choose preferred vendors and attorneys (if qualified and approved by NAS in advance).

Limits Up To **\$10 mil/\$10 mil**

Minimum Deductible **\$500** Minimum Premium **\$750**

TechGuard® Product Features

- ▲ Network Asset Protection covers accidental data loss and network interruptions
- ▲ Worldwide coverage - Claims can be brought outside of the U.S.
- ▲ Separate breach event costs limit and separate defense limit is available
- ▲ Extended Reporting Period of up to 3 years is available
- ▲ Enhanced BrandGuard® - Now covers brand loss resulting from a service disruption, a tech E&O claim, or a privacy or security breach
- ▲ Dependent Business Interruption
 - Up to \$1M limit for blanket coverage
 - Up to full limit for scheduled providers

Dependent Business Interruption

Unlike other policies that limit coverage to interruption expenses incurred when your own computer system goes down, NAS' Dependent Business Interruption covers a business' loss of income and interruption expenses incurred as a result of a third-party service provider's system going down.

Third-party service providers can include:

- Data Center Hosts
- Cloud Service Providers
- Web Hosts
- Data Processing Providers



Description of Coverage

TechGuard® combines the best of Errors & Omissions and Cyber Liability coverages. TechGuard® policyholders are protected from a variety of tech and cyber related exposures, including:

Technology Errors and Omissions Insurance - Coverage for third party claims alleging errors or omissions committed by the insured in the provision of Technology Services. Features a broad definition of Technology Services.

Multimedia Liability - Coverage for third party claims alleging copyright/trademark infringement, libel, slander, plagiarism, and personal injury resulting from dissemination of media material. Covers both electronic and non-electronic media material.

Security and Privacy Liability - Coverage for third party claims alleging liability resulting from a security and privacy wrongful act, including failure to safeguard electronic or non-electronic confidential information, or failure to prevent virus attacks, denial of service attacks or the transmission of malicious code from the Insured's computer system to the computer system of a third party.

Privacy Regulatory Defense and Penalties - Coverage for regulatory fines and penalties and/or regulatory compensatory awards incurred as a result of privacy regulatory proceedings/investigations brought by federal, state, or local governmental agencies, such as proceedings/investigations alleging HIPAA violations.

Breach Event Costs - Coverage for reasonable mitigation costs and expenses incurred as a result of a privacy breach, security breach or adverse media report, including legal expenses, public relations expenses, advertising and IT forensic expenses, postage, and the cost to provide call centers, credit monitoring and identity theft assistance. Also includes coverage for Proactive Privacy Breach Response Costs - public relations expenses incurred in response to a privacy breach, but prior to the publication of an adverse media report, in an effort to avert or mitigate the potential impact of such adverse media report on the Insured's reputation. Also includes coverage for Voluntary Notification Expenses - expenses incurred in notifying affected parties of a privacy breach where there is no requirement by law to do so.

BrandGuard® - Coverage for lost revenue incurred as a direct result of an adverse media report or notification to affected individuals following a security breach or privacy breach.

Network Asset Protection - Coverage for amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased or corrupted due to (1) accidental damage or destruction of electronic media or computer hardware, (2) administrative or operational mistakes in the handling of electronic data, or (3) computer crime/attacks including malicious code and denial of service attacks. Coverage also extends to business income loss and interruption expenses incurred as a result of a total or partial interruption of an Insured's computer system directly caused by any of the above events.



Cyber Extortion - Coverage for extortion expenses incurred and extortion monies paid as a direct result of a credible cyber extortion threat.

Cyber Crime - Coverage for loss of money or securities incurred due to financial fraud, including wire transfer fraud; charges incurred for unauthorized calls resulting from fraudulent use of an Insured's telephone system; expenses incurred to notify customers of phishing schemes that impersonate the Insured or the Insured's brands, products or services, and the costs of reimbursing customers for loss they sustain as a result of such phishing schemes.

PCI DSS Liability - Coverage for assessments, fines, or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.