

# Information Technology Solutions-Complete® Comparison Checklist

Insuring Agreements and Coverage Enhancements	OneBeacon ITS Policy*	Carrier A	Carrier B
<b>A.M. BEST RATING</b>			
Applicable writing companies	"A+" (Superior)		
Limits			
Retention			
Duty to Defend	Yes		
<b>POLICY ENHANCEMENTS</b>			
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		
<b>ERRORS OR OMISSIONS LIABILITY - YOUR PRODUCTS AND SERVICES</b>			
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		
<b>INFORMATION RISK LIABILITY (CYBER)</b>			
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		
<b>COMMUNICATIONS LIABILITY (MEDIA) **</b>			
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		
<b>PRIVACY ADMINISTRATIVE PROCEEDING, FINES AND CONSUMER REDRESS LIABILITY</b>			
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		

*continues*

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<b>INFORMATION RISK (CYBER) - FIRST PARTY COVERAGES **</b>			
Breach consultation services provide separate limit; a limit outside the maximum policy aggregate	Yes		
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		
<b>INFORMATION RISK (CYBER) - RISK MANAGEMENT</b>			
Access to e-Risk Hub (dedicated website)	Yes		
Access to vendors' pre- and post-breach information	Yes		
<b>COVERAGE ENHANCEMENTS APPLICABLE TO ALL INSURING AGREEMENTS</b>			
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			

Any discussion of coverage herein is not intended to create a promise or binding statement of coverage of a specific claim or claims, as coverage for any claim depends on factors that include (but may not be limited to) the facts and circumstances of the claim, the language of the applicable policy of insurance and the applicable law.

\*OneBeacon Technology Insurance is a brand of OneBeacon Insurance Group. Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company. This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.