

Information Technology Solutions™ Complete (ITS)

OneBeacon
TECHNOLOGY INSURANCE

Where innovation meets experience to solve your technology risk management needs. Working with OneBeacon Technology Insurance™ 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. And because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.



TAILORED PRODUCTS* & SERVICES FOR:

- Information technology
- Electronics/hardware manufacturers
- Telecommunications
- Medical technology and life science

Cutting Edge; Creating Risk

We all love technology. It's exciting, makes life easier and continually contributes to our economy. Yet, with new cool tools come new risks, new security standards and regulations, plus new disclosure and notification laws. The breadth of potential exposures combined with our deep technology experience comes together in "ITS"—our menu-driven insurance program that combines critical first- and third-party information risk coverages anywhere in the world, all the time.

Comprehensive and convenience: Through ITS, we offer the convenience of all cyber coverages on the same form, along with targeted breach recovery resources delivered by expert third-party vendors. ITS combines four third-party coverages and six first-party coverages in a single, easy-to-follow form, all with just one set of exclusions, definitions and conditions. Additionally, ITS is non-auditable with a liberalization clause and a right to defend suits for non-monetary relief.

Where There's Information, There's Risk

Viruses, corruption or loss of data, denial of service attacks, unauthorized access and extortion...the list seems endless. And today, every business, large or small is at risk. Yet no matter how robust your intrusion and detection program, no business is fully protected from financial loss without proper insurance protection. But it's not just your company.

You may rely on outsourced solutions or cloud computing networks, pushing your exposures beyond fully controllable environments, and traditional insurance policies may not cover these new exposures. That's where ITS comes in.

Third-party liability coverages for damages and defense expenses:

- Errors or omissions is a major exposure for most technology companies. Imagine the financial or consequential damage caused if your product or service does not work correctly—or fails to work altogether. Through our broad coverage, you have enhanced protection that offers enterprise-wide language related to providing your services or your product.
- Information risk liability—includes coverage for corporate and personal confidential and proprietary information of others in your care, custody and control, and coverage for acts of a rogue employee without corporate officer knowledge.
- Communication liability—includes infringement, copyright infringement and misappropriation of name or likeness including access and content activities.
- Privacy administrative proceeding—includes defense expenses and privacy administrative or regulatory fines and consumer redress liability associated with the violation of a privacy regulation.

OneBeacon Technology Insurance is a brand of OneBeacon Insurance Group that delivers all-lines underwriting solutions for the technology, life science and medical technology, and telecommunications industries. The specific capabilities offered include risk control, claims and third-party vendor solutions. Products span property, casualty, cyber, E&O, international and products liability. Our dedicated team of insurance professionals delivers custom solutions as needed to each of our customers.

OneBeacon Insurance Group Holdings, Ltd. ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold 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. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

First-party coverages for cyber-related events:

- Breach consultation services—pre-breach response consultation services. In the event of a data breach, these consultative services will be provided by our designated vendor, tailored to your specific circumstances.
- Incident management expense—"bucket" limit applies—responds to:
 - Data breach expense—helps you manage a breach with expenses such as attorney fees for notification compliance and the costs of a public relations firm who may assist you in mitigating any material damage to your reputation.
 - Information risk expense—our designated service provider will assist with credit monitoring and call-center services, when recommended, in the event of a data breach.
 - Notification expense—costs for printing and mailing notifications to those affected by a data breach. Our designated vendor will work with you directly to help craft notification letters and to manage the overall process.
- Information restoration expense—reasonable expenses to replace or recreate data.
- Hardware replacement expense—reasonable costs for replacement of computer hardware due to seizure or destruction by civil authority after an information risk incident.
- Extortion payments and rewards—provides payment for a ransom demand arising from an actual or threatened risk incident.
- Forensic expense—reasonable expenses for forensic analysis of an information risk incident.

Our broad variety of additional coverage opportunities includes:

- Business income and extra expenses
- Computer and funds transfer fraud
- Telecommunication theft expense

Superior Claims Service

Expert underwriting and proactive risk control can't completely eliminate the occasional claim. Our claims professionals know technology business. This experience means you can anticipate superior customer service in response to your sophisticated needs. **We also offer a 24/7 dedicated data breach hotline: 877.512.3737.** Claims may also be reported through OneBeacon's claims call center: 877.248.3455.

Visit onebeacontech.com/its for more information or contact Mary Fisk-Bieker at 781.332.7062 or mbieker@onebeacontech.com.

You can also find us on:



**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.