

# Integrity+ by Chubb for Technology Companies

Cyber. Tech. Cloud. Risks.

CHUBB®



## **Flexible Insurance Protection for Your Expanding Business**

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Companies like yours are developing transformative, perhaps even disruptive, technologies. To succeed, your company thinks ahead, innovates, grows and takes chances. But there is a downside: these actions may expose your company to greater levels of financial risk. That's why we created *Integrity+* by Chubb.

*Integrity+* provides insurance to protect and preserve technology companies' most important relationships—with customers, vendors, employees, sub-contractors and shareholders.

## **Integrity+ is designed specifically to meet the needs of Technology companies...**

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- Satisfies customer and supplier contractual insurance requirements.
- Provides insurance protection for financial injuries from contract performance failure, or from actual or suspected product or service defects or deficiencies.
- Extends insurance to include defense of your customers, vendors or others if you assumed such responsibility before the loss in a written business contract.
- Additional insurance is available to help protect you in the event of delay exposures, including the return of amounts paid for your products or your services.
- Consistent with state, federal or international notification and data protection laws.
- Additional insurance is available for fines and penalties following privacy data breach.
- Includes insurance for privacy data breach expenses of your customers and others, if you assumed such responsibility before a loss in a written contract related to your products or services.
- Integrates with Chubb's General Liability and Property/Business Income insurance to help minimize gaps.
- Special protection available as part of Chubb's *Customarq* Policy or as part of *Integrity+* for: electronic data recovery cost, business income loss, and extra expense caused by or resulting from an act of malicious programming.

With *Integrity+*, you can select from among four separate Coverages. Each is designed to work on a stand-alone basis or together—to create solutions customized for your business.

Coverages	Claimant	Provides insurance protection for:
<b>Errors and Omissions Liability</b>	Insured's customer	Financial injury due to an actual or alleged product or service defect or contract performance failure.
<b>Destructive Programming Liability</b>	Vendors, suppliers or other third parties, other than insured's customer	Damages and claimants costs sustained by a third party resulting from destructive programming from an actual or suspected failure to perform your obligations under a written contract that authorizes you to use a third party's system.
<b>Cyber Liability</b>	Third parties, other than insured's customer	Damages and claimant costs sustained by a third party (other than your customer) for injury caused by <i>unauthorized access or use</i> of software, data or other information in electronic form.
<b>Disclosure of Confidential Information, Intellectual Property (IP) Infringement, and Reputation Disparagement</b>	Third parties, other than insured's customer	Damages and claimant costs sustained by a third party (other than your customer) resulting from actual or suspected disclosure of confidential information, intellectual property infringement, or reputation disparagement.

### **Integrity+: An Integrated Financial Risk Solution**

*Integrity+* includes a variety of First Party Additional Coverages for the following expenses incurred in connection with an actual or suspected privacy data breach:

- Privacy Notification
- Forensics
- Remediation and Crisis Management
- Investigation and Defense of Regulatory Actions

These Additional Coverages are included in a Blanket Limit of Insurance that gives you the flexibility to apportion your insurance dollars to where you need them most at the time of loss. Additional limits can also be purchased.

*Integrity+* also offers an array of Other First Party Additional Coverages with separate first party limits of insurance for:

- Cyber-Threat
- Cyber-Reward
- Fines and Penalties
- Confidential Information Breach
- Impairment of Computer Services (business income, extra expense and data recovery data recovery costs)

Take action today!  
To learn more about  
*Integrity+*, contact  
your insurance agent  
or broker. You may  
also visit us online at  
[www.chubb.com](http://www.chubb.com).

## Did You Know Chubb Insures Leading Technology Companies Like These...

- **Software and system developers**—Companies that develop off-the-shelf or customized computer software products, including Dedicated Tech Industry Consultants and integrators, Value-added Re-sellers, Independent software vendors, System Integrators and Distributors.
- **Technology services and consulting**—Companies that provide information technology services to other organizations, computer systems design, data warehousing, programming and integration, training and IT consulting services.
- **Electronics and hardware manufacturers**—Companies that design, manufacture or distribute everything from computers and peripherals to communications equipment to semiconductors and components.
- **Communications and network service providers**—Companies that offer telecommunications services, data centers, small and regional service providers such as ISPs and those providing dark fiber on a wholesale basis.

### Other Key Safeguards for Technology Companies

In addition to the E&O, Cyber and IP/Media insurance coverage found in *Integrity+*, Chubb offers integrated insurance products to address the unique risks faced by technology businesses:

- Business Income and Extra Expense
- Commercial Auto
- Commercial Crime
- Commercial Package (Property & Liability)
- Directors and Officers Liability
- Employment Practices Liability
- Environmental Liability
- Excess and Umbrella Liability
- Fiduciary Liability
- Kidnap Ransom and Extortion
- Marine
- Workers Compensation
- Workplace Violence Expenses

### Why Chubb

- **State-of-the-art solutions.** With Chubb, you can relax knowing you have broad, global insurance that can be customized to meet your business insurance needs.
- **Flexible and integrated.** You can purchase only the Insurance you need. Our coordinated approach gives you a single point of access to multiple insurance products—each developed to respond in a specific way to physical and digital risks.
- **Specialized focus.** Chubb was one of the first insurers to recognize technology companies as a distinct industry with unique characteristics, experiences and financial exposures. Today, our dedicated underwriting, claims and risk engineering specialists continue to apply the expertise you need.
- **Cyber and data security risk services.** Chubb's Cyber team is ready to help you prevent and prepare to respond to actual or potential incidents. Services include online intelligence and pre-event evaluations. You can also receive Cyber Response Coaching, along with a list of dedicated service providers, to help you manage the complex regulatory and legal processes in the event of a privacy data breach.

Chubb. Insured.<sup>SM</sup>