

Small Commercial Technology Super Choice Endorsement from CNA



With ransomware the usual target is an individual, and the average demand is a few hundred dollars. Now businesses are being targeted more often due to the higher potential payout. Unfortunately since you are dealing with criminals there is no guarantee that your files will be unlocked, as [this Kansas hospital discovered](#) when they received a second payment demand. Even the police aren't immune as the D.C police were hit with [a ransomware attack](#) just before the inauguration and the Cockrell Hill police [lost some of eight years of evidence](#).

CNA offers **Technology Super Choice Endorsement** for your small commercial risks with an expanded definition of business personal property to include computers, software and data. When the technology E&O endorsement is added to the CNA Connect policy, the following optional coverages are available:

Information Risk endorsement addresses:

- Extension of Network Security and Privacy Injury Liability beyond the performance of services
- Coverage for emotional distress in absence of physical bodily injury
- A sublimit for Privacy Regulation Proceeding including privacy regulatory fines
- Online and offline breaches, which include removable media and paper files
- A Privacy Event Expense sublimit that is triggered based on the event rather than a regulatory requirement
- A Network Extortion Expense sublimit

Media Liability endorsement addresses:

- The response to content injury committed in the performance of a media activity
- The violation of an individual's rights of publicity, including commercial appropriation of name, persona or likeness
- Libel, slander, product disparagement, trade libel
- Content injury includes items such as infringement of copyright, title slogan, logo trademark, trade name, trade dress, service mark or service name
- Copyright of software code available by endorsement
- Broad definition of media activities include developing, producing and recording media
- Dissemination of media through any medium by any means
- Unfair competition or trade practices, including misleading advertising

CNA is available in all states except AK and HI. For more information, log into www.bigmarkets.com and click on **Small Commercial Standard Markets** or contact Big "I" Markets commercial underwriter Tom Spires at tom.spires@iiaba.net or (800) 221-7917.