

TECHNOLOGY E&O

COVERAGE COMPARISON

COVERAGE POINT	BTU LEVEL THREE FORM	OTHER CARRIER
Claims Made (vs. Claims-Made and Reported)	YES	
Enterprise Wide Coverage (No Professional Services Exclusion)	YES	
Breach of Contract Included	YES	
Insured Choice of Counsel	YES	
Automatic Additional Insured When Required by Contract	YES	
Insured Consent to Settle	Yes- automatic 80/20 "Hammer Clause"	
Worldwide Coverage ("Duty to Defend" Worldwide)	YES	
Liquidated Damages	YES	
Representations & Warranties	YES	
Delay in Delivery & Performance	YES	
Mental Anguish/Injury Resulting from a breach	YES	
Fines & Penalties Resulting from Privacy Regulatory Proceeding	YES	
Injunctive Relief	YES	
Intellectual Property (incl. software copyright infringement)	YES	
Multiplied & Punitive Damages	YES	
Product Recall for 3rd Party Loss of Use	YES	



COVERAGE POINT	BTU LEVEL THREE FORM	OTHER CARRIER
Supplementary Payments	YES	
Security Breach / Unauthorized Access	YES	
Communications Liability	YES	
Privacy Liability	YES	
Waiver of Rights of Recovery if Agreed Under Contract	YES	
Payment Card Loss	YES	
Notification Expenses	YES	
Advertising or Media Expenses	YES	
Credit Monitoring Services	YES	
Public Relations Services	YES	
Forensic Analysis Expenses	YES	
Data Breach Service Provider	YES	
Network Business Income	Available by Endorsement	
Network Extortion Expense	Available by Endorsement	
Network Intrusion Damage	Available by Endorsement	

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