

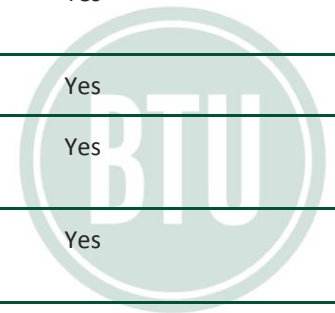


TECHNOLOGY E&O COVERAGE COMPARISON

COVERAGE POINT	LEVEL ONE 1.14 ed	LEVEL TWO 1.14 ed	LEVEL THREE 1.14 ed
Claims Made	Claims Made & Reported	Claims Made	Claims Made
Enterprise Wide Coverage	Yes	Yes	Yes
Employees includes seasonal, temporary, leased workers and independent contractors	Yes	Yes	Yes
Insured Choice of Counsel	Yes	Yes	Yes
Automatic Additional Insured When Required By Contract	Yes	Yes	Yes
Insured Consent to Settle	Yes	Yes – incl 50/50 provision	Yes – incl 50/50 provision
Worldwide Coverage	Yes	Yes	Yes
Duty to Defend Applies Worldwide	Yes	Yes	Yes
Representations & Warranties	Yes	Yes	Yes
Delay in Delivery & Performance	Available by endorsement	Yes	Yes
Mental Injury / Mental Anguish Resulting from Communications or Privacy Wrongful Act	N/A – available via Privacy and/or Communications Liability Modules	N/A – available via Privacy and/or Communications Liability Modules	Yes
Fines & Penalties Resulting from Privacy Regulatory Proceeding	N/A– coverage available via Privacy Liability Module	N/A– coverage available via Privacy Liability Module	Yes
Injunctive Relief	No – but, duty to defend applies	Yes	Yes
Intellectual Property	No	No	Yes



COVERAGE POINT	LEVEL ONE 1.14 ed	LEVEL TWO 1.14 ed	LEVEL THREE 1.14 ed
Multiplied & Punitive Damages	No	Yes	Yes
Product Recall for 3rd Party Loss of Use	Yes	Yes	Yes
Property Damage for Electronic Data	Yes	Yes	Yes
Security Breach / Unauthorized Access	Available by endorsement	Yes	Yes
Personal & Advertising Injury	No – available under Communications Liability module	No – available under Communications Liability module	Yes
Copyright & Trademark Infringement	Available under Communications Liability module	Available under Communications Liability module	Yes
Copyrighted Software	N/A	N/A	Yes
Cyber Liability Coverage	Available under Cyber and Privacy Liability modules	Available under Cyber and Privacy Liability modules	Yes
Privacy Liability Coverage	Available under Privacy Liability module	Available under Privacy Liability module	Yes
Privacy Event Expenses	Available under Privacy or Cyber Liability modules	Available under Privacy or Cyber Liability modules	Yes
Tax Liability Coverage in Overseas Non-admitted Jurisdictions	Available by Endorsement	Yes	Yes
Separation of Insureds	Yes	Yes	Yes
Waiver of Rights of Recovery if Insured Agreed Under Contract	Yes	Yes	Yes
Dishonest Acts Exclusion Includes Final Adjudication Clause	No	Yes	Yes





COVERAGE POINT	LEVEL ONE 1.14 ed	LEVEL TWO 1.14 ed	LEVEL THREE 1.14 ed
Known Prior Acts	Excluded	Excluded – if known by a Designated Authorized Person	Excluded – if known by a Designated Authorized Person
Claim Trigger	When written notice is received by any insured or by us whichever comes first	When written notice is received by any Designated Authorized Person or by us whichever comes first	When written notice is received by any Designated Authorized Person or by us whichever comes first
Duties in the Event of a Claim Reporting Provision	As soon as practicable	As soon as practicable after a Designated Authorized Person becomes aware of a claim.	As soon as practicable after a Designated Authorized Person becomes aware of a claim.

*Note: **Designated authorized person** includes executive officer, or manager of your legal, finance, risk management, or other department responsible for insurance matters.*



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