

# TECHNOLOGY

APPETITE AND ELIGIBILITY GUIDE





### In a World of Risk, Turn to Travelers

When it comes to Business Insurance, we've got the Industry*Edge*<sup>®</sup>: We're proudly one of the largest writers of commercial insurance in North America, offering superior breadth and depth of appetite with tailored coverage, sophisticated risk control and exceptional claim services to your middle market customers – a reflection of our commitment to remaining your carrier of choice.

#### Feel Confident Placing Your Technology Business with Us

- Industry leader with decades of proven performance in the tech industry.
- Our Technical Specialists provide insight into key exposures including product liability, E&O, property protection and cyber security.
- Highly experienced Claim professionals with deep expertise of the complex challenges and risks facing your technology customers.
- Risk Control team focused on helping your customers avoid losses in the first place.
- A.M. Best\* rating of A++ (Superior) for Travelers Insurance Company of Canada.
- Product breadth: more choice, tailored coverage for specific exposures.

## **COVERAGE HIGHLIGHTS**

We specialize in delivering customized, innovative insurance and risk management solutions to help your high-tech clients handle the specialized risks and bold new threats of this fast-growing, ever-evolving industry. Our portfolio of tech products is designed to fit businesses from start-ups to the well-established.

Some features include:

- Property, Equipment Breakdown, CGL, Commercial Auto, Umbrella Liability.
- Cyber+ with the following insuring agreements:
  - Liability: Errors & Omissions, Network and Information Security.
  - First Party Cyber: Expense Reimbursement Coverage.
    - Security Breach Notification and Remediation Expenses.
    - Crisis Management Service Expenses.
    - Business Interruption and Additional Expenses.
  - Extortion Expenses.
  - Computer Program and Electronic Data Restoration Expenses.
- Cyber Crime Coverage.

## TECHNOLOGY

## **INDUSTRY**EDGE®

#### **Target Segments**

Our broad appetite reflects our experience and commitment to making it easier for you to grow your business with us. Target industries include

#### Information Technology:

- Software and service providers.
- IT consultants.
- Data centers.
- Hosting.

#### Electronics Manufacturing:

 Electronic components, computer and communications equipment.

- Instruments and measuring devices.
- \_ Robotics.
- Autonomous vehicle components/software.
- ✓ Telecommunications Service Providers:
  - Providers of wireline phone, cable, internet, and Voice over Internet Protocol.
- Platform Economy:
  - Digital platforms that facilitate a marketplace.

#### **Superior Risk Management**

**Industry focused Risk Control consultants** work closely with your customers to help them develop risk management strategies.

**Dedicated technology consultants** provide deeper expertise and knowledge of customer operations.

**Dedicated specialists** with technology industry experience provide deeper expertise and insights in areas such as:

- Product Liability.
- Errors & Omissions.
- Property Protection.
- Cyber Security.
- Sprinkler Design.

**Cyber+ Policyholders** gain access to innovative value added pre- and post-breach risk management services.



**On-site:** Local expertise offering risk assessment, consulting services and training.

Ē

**Online:** 24/7 access to 1,000+ risk management resources on MyTravelers<sup>®</sup> portal.



**On-Demand:** Virtual assessment tools, convenient access.

#### **Exceptional Claim Service**

- **Tech focused Claim professionals:** Our size and scale enable us to invest in focused industry expertise to better understand your customers' businesses.
- **On-site and virtual** options to help evaluate property and auto claims.
- Drone fleet with licensed pilots for property assessments.
- · Dedicated line of business Claim teams
  - Auto, Property, Specialty Insurance, Bond and GL
- Experienced **Catastrophe Response Team** with CAT response centers across Canada.
- Claim Support
  - Travelers Investigative Services.
  - Claim Relationship Manager.
  - Breach Recovery Services.
  - TravCare®Nurse Line
  - 24/7 Claim reporting
  - 400+ Claim professionals
  - Travelers nurse professionals

\*As the Canadian arm of The Travelers Companies, Inc., we are part of an industry-leading organization that demonstrates consistent financial strength. For a listing of companies rated by A.M. Best and other rating services, visit travelers.com. Ratings listed herein are as of February 11, 2021, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.



#### travelerscanada.ca

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and province regulations.

© 2021 Travelers Canada. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in Canada, the U.S. and other countries. Travelers Insurance Company of Canada, The Dominion of Canada General Insurance Company and St. Paul Fire and Marine Insurance Company (Canada Branch) are the Canadian licensed insurers known as Travelers Canada. TC-1116 New 10-21