

**CNA** / HARDY

# Technology *Package*<sup>+</sup>

Specialist Insurance Solutions



## At a Glance

CNA Hardy provides specialist insurance solutions for commercial businesses and professionals from our network of offices in the UK, Continental Europe and Syndicate 382 at Lloyd's.

We are part of CNA Financial Corporation, one of the largest U.S. commercial insurance companies with a gross written premium in excess of \$11 billion:

**70+**

CNA offices  
across the USA,  
Canada & Europe

**200+**

Countries and  
territories covered

**1m+**

Businesses and  
professionals  
insured worldwide

**125+**

Years in  
business

## CNA Financial Corporation Financial Strength Ratings

A.M. Best:

**A**

(Excellent) with stable outlook

Moody's:

**A2**

with stable outlook

Standard & Poor's:

**A+**

(Strong) with stable outlook

Fitch:

**A+**

with stable outlook



# The World's Leading Insurance Marketplace

We are proud to be part of the world's specialist (re)insurance market, writing business at Lloyd's of London for nearly 50 years through our Syndicate 382.

Our clients benefit from:



Access to unrivalled specialist underwriters with deep industry expertise



Innovative, flexible and timely solutions tailored to your unique requirements and exposures



Truly global reach insuring people and businesses in 200+ countries and territories worldwide

- ✓ Casualty
- ✓ Financial Institutions
- ✓ Fine Art & Specie
- ✓ Healthcare
- ✓ Life Science
- ✓ Management Liability
- ✓ Marine Cargo
- ✓ Marine Liability
- ✓ Natural Resources
- ✓ Professional Indemnity
- ✓ Property
- ✓ Technology
- ✓ Transport & Logistics

## 1975

Year established

## £380m

Stamp Capacity

## 15+

Lines of Business



# Our winning client proposition

## Specialist Underwriting

We specialise in Property, Casualty, Marine and Financial Lines insurance products in the Construction, Energy, Financial Institutions, Healthcare, Life Science, Manufacturing, Natural Resources, Professional Services and Technology sectors.

We provide insurance solutions in response to our policyholders' emerging exposures and ever-changing needs, and offer a flexible approach enabling us to consider complex and unusual risks.

We underwrite primary and excess limits as well as take lead and follow positions in our specialist areas.

## Expert Risk Control

Businesses trust us because we understand the intricacies of the risks they face.

Our risk control engineers, who hold professional qualifications in the sectors in which we operate, support policyholders by minimising risk across their business.

We believe that prevention is better than cure which is why we not only provide best in class risk control consultancy but also create effective risk management programmes, undertake on-site and remote loss prevention surveys and deliver tailored training.

## Client-led Claims

Our claims team is ready to work with you quickly, openly and efficiently to achieve resolution in the shortest possible time and with the best possible outcome.

We have specialists in every class of business so that each and every claim, no matter how large or small, how simple or complex, gets immediate attention from the right people in the right place at the right time.

We recognise the importance of reputation and will act swiftly to support you in resolving any claims in a professional and timely manner.

## International Solutions

As businesses expand internationally, their exposure to new and complex risks increases.

We provide locally compliant coverage under one controlled master policy, making it easier for policyholders to manage their cover, premiums and claims in one place so they are always in control.

We know that establishing a best-in-class network, with all parties sharing a common operational vision and culture is critically important to the success of a joined-up, multinational programme.



# Innovative Cover for Technology Businesses

With more than one million technology professionals in the UK alone, businesses in this evolving industry must constantly review and evaluate their exposures to ensure their insurance policies provide up-to-date and responsive coverage.

Our innovative, market-leading technology insurance solutions offer certainty to customers and the assurance of clearly worded, unambiguous policies that eliminate coverage gaps and grey areas, enabling companies to innovate, grow and succeed.

## Our policyholders

**<£25m** revenues

Small or simple business

**£25m-£500m** revenues

Mid-market package

**£500m+** revenues

Complex solutions

## Technology providers choose us:



### Our People

Our team of experienced, multi-line industry specialist underwriters and claims managers work in partnership with our brokers and clients to find the right solution tailored to the needs of the business.



### Value Added Services

We provide highly-specialised loss control expertise as well as a full suite of post-breach cyber services and emergency response to all technology policyholders.



### Multinational Solutions

We write across over 200+ territories worldwide through local partnerships and our network of 77 dedicated offices across the USA, Canada and Europe.



### Risk Control

Our clients benefit from leading in-house technology and cyber risk control experts with real-world experience to help navigate complex exposures.



# Who do we insure?

We have a broad risk appetite and capacity for up to £10M for PI cover. We offer a flexible package solution for technology businesses of all sizes from small tech start-ups to large multinational corporations in the following sub-sets:

**Software:**

The sale, design, development, installation and publishing of software for a variety of end users.

**Services:**

All technology advice, technology solution design and ancillary technology services including consulting.

**Micro segments:**

New and evolving business segments including but not limited to Fintech, Defence, Med Tech, and InsurTech businesses.

**Hardware:**

The design, manufacture, sale (with accompany value added services), installation of IT equipment, peripherals or components.

**Telecommunications:**

VOIP/network rather than design and build.

**What we can consider:**

- ✓ Payment Processing software
- ✓ Games developers

**Prohibited:**

- ✗ Financial trading platforms
- ✗ 100% Managed network security and response



# What do we cover?

As the technology sector continues to evolve at a rapid rate, a responsive, up-to-date insurance policy is vital. With the threat of cyber attacks continuing to increase, our Technology policy includes full comprehensive cyber coverage against these evolving risks.

## We provide the following cover as standard:

### ✓ Professional Liability:

- Breach of Contract
- Full Products and Services Cover
- Infringement of Intellectual Property Rights
- Breach of Confidentiality and Invasion of Privacy
- Defamation and Product Disparagement
- Sub-contractors cover

### ✓ Property:

- Material Damage
- Business Interruption (including a flexible first loss limit option)
- Machinery Breakdown
- Computer Breakdown

### ✓ Commercial Liability:

- Public Liability
- Products Liability
- Employers' Liability

### ✓ First Party Cyber:

- Cyber loss or Damage
- Business interruption and extra expense
- Cyber Theft
- Cyber Extortion
- Telephone Hacking
- PR Expense
- Notifications Costs

### ✓ Third Party Cyber:

- Third party civil liability (breach of contract/negligence) arising from a cyber occurrence which can include denial of service, malware, operational error and hack.





**Industries**  
Construction  
Financial Institutions  
Healthcare  
Life Science  
Manufacturing  
Natural Resources  
Professional Services  
Technology  
Wholesale Durable Goods

**Products**  
Casualty  
Management Liability  
Marine  
Package  
Professional Indemnity  
Property

Get in touch with one of our specialist underwriters to discuss your client’s risk management and insurance needs  
[cnahardy.com/contacts/underwriting-contacts](http://cnahardy.com/contacts/underwriting-contacts)

**CNA / HARDY**

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