



Professional Services | Canada

Technology & Professional Liability

CNA's Technology & Professional Liability (TPL) insurance provides:

- Coverage for companies and professionals against economic loss that may result from errors or omissions in their performance of technology or professional services
- Coverage for professionals against claims alleging negligence, inaccurate advice, misleading statements and breach of duty in the performance of technology or professional services
- Additional coverage parts available with TPL: Cyber or Media Liability

CNA covers many different professional service providers:

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| • Advertising Agents | • Document Storage | • Marketing Consultants | • Risk Management Consultants |
| • App Developers | • Educational Testing | • Market Research Firms | • Software as a Service (SaaS) |
| • Arbitrators/Mediators | • Employment Screening Services | • Medical Imaging Applications | • Systems Integration |
| • Auctioners | • Executive Coaches | • Meeting Planners | • Technology Consulting |
| • Background Screening Services | • Executive Search Firms | • Network Services | • Telecommunication Providers |
| • Bookkeepers | • Expert Witnesses | • Payroll Processing | • Telemarketing Firms |
| • Call Center Services | • Hardware Assembly | • Permanent Placement Firms | • Temporary Staffing Firms |
| • Clinical Research Applications | • Hardware Distributors | • Prepackaged Software | • Translation and Interpretation Services |
| • Court Reporters | • HR Consultants | • Printers | • Tutors |
| • Custom Software | • IT Consulting | • Property Managers | • Value-Added Resellers |
| • Data Processing | • IT Outsourcing | • Public Relation Firms | • Website Design |
| • Direct Mail Companies | • Litigation Support | • Relocation Consultants | |
| • Document Destruction | • Management Consultants | | |

TPL coverage highlights:

- Definition of claim includes a) written demand for both monetary and non-monetary relief or b) civil proceeding for a wrongful act which includes proprietary rights injury including copyright and trademark infringement
- Definition of loss includes punitive, exemplary and multiple damages (where insurable will not challenge the determination of insurability)
- Provide defence for claims involving allegations of fraud and/or personal profit until wrongdoing has been determined, acts of one insured will not be imputed to any other insured
- Coverage for independent contractors for professional services performed on behalf of the named insured
- Blank Vicarious Liability language included when required by a contract
- \$250 a day per person subject to a maximum of \$2,500 per claim for attending trials, hearings, arbitrations or mediation
- Risk mitigation retention credit
- Pre-claims assistance for investigation costs related to reported
- Predetermined Extended Reporting Period – 75% for one year, 100% for two years and 150% for three
- Claims-made form with a 90-day post-policy reporting window
- Mediation provision, which would reduce the retention by 50% or \$10,000, whichever is less
- Worldwide coverage – claims can be brought anywhere in the world
- No consent to settle provision

To learn more about CNA's Technology & Professional Liability offerings, contact your local underwriter or visit cnacanada.ca.