

Chubb Professional Portfolio

Integrated Miscellaneous Professional Liability,
Technology Errors & Omissions, Media Liability
and CyberSecurity Insurance

CHUBB®



It shouldn't surprise you that your company can be held accountable for its actions when it provides professional services; a technology product or service; produces, promotes or publishes media, advertising or other content; and collects, stores or transmits private or proprietary information.

It used to be that you only had to worry about the risks associated with any one of these activities. As today's interconnected, technology-driven world evolves, your business is likely engaged in several or all of these activities, and the risks to your company are converging.

Consider: In the course of providing a service to a customer, you are processing or storing your customer's confidential data on your system.

- If that confidential data is accessed by an unauthorized party, who is legally responsible for the protection of that data?
- Which party is legally responsible for notifying affected parties of the unauthorized access and accruing those notification costs?
- Are you relying on insurance to respond to a lawsuit by your customer or other affected parties? How does your insurance respond to claims for notification costs, whether incurred by you or your customer?

These types of questions may apply to most companies, including yours, even if they do not process or store confidential customer data on their systems. Perhaps your company relies on confidential sources for information or material that, if exposed, would be detrimental to you and your customers. Or, your company may provide products that could include an unknown security defect, exposing your customers to a security breach.

How you answer these questions will depend on your company's business operations and contractual obligations. But if you are relying on a single type of insurance, such as general liability, to respond to the risks described above, you may have significant coverage gaps.

Mistakes can happen, and when they do, those who feel wronged may seek accountable parties. If targeted, your company can incur significant loss and expense.

Coverage Features

- **Miscellaneous Professional and Technology Services Liability** Coverage Part automatically includes a technology services coverage extension.
- **Technology Products and Services Liability** Coverage Part is customized for technology companies.
- **MediaGuard Coverage** Part may be purchased on a claims-made or occurrence basis.
- Privacy Regulatory Action coverage is available as part of your **CyberSecurity Coverage** Part purchase.

What Do Miscellaneous Professional Liability, Technology Errors and Omissions, Media Liability and Cyber Insurance Have in Common?

They help protect companies like yours against the financial devastation that may result from errors or omissions - whether actual or alleged - when performing your business activities.

In addition to the loss your company may be obligated to pay and costs incurred defending your company, you could incur expenses resulting from a network security breach. Those expenses may include forensic investigation costs, costs to notify affected parties and fund a call centre, public relations consulting fees, additional expenses incurred to keep your network operational (and loss of earnings if you cannot), and fees relating to cyber threats and extortion.

Knowing what your company's real risks are—and the types of insurance your company needs to protect its assets—is more important than ever in today's converging risk environment. Professional service firms, media organizations and technology companies need an integrated and seamless insurance solution from a trusted insurer.

With **Chubb Professional Portfolio** you can be confident that your insurance policy will address a variety of errors and omissions (E&O), media liability and cyber exposures. You can select from a

portfolio of integrated coverage parts designed to work as standalone policies or together to create solutions customized to your business needs:

- **Miscellaneous Professional and Technology Services Liability** - For companies that provide professional services. This E&O coverage part is designed for companies that may provide technology services in addition to professional services.
- **Technology Products and Services Liability** - For companies that provide technology products or services. This E&O coverage part is designed for information and network technology companies.
- **MediaGuard** - For companies that produce, promote, or publish media, advertising or other content. This media liability coverage part is available on a claims-made or occurrence basis.
- **CyberSecurity** - For this cyber liability (third-party) and expense (first-party) coverage part is designed for companies that collect, store or transmit private or proprietary information.

Unique and Benefits of Chubb Professional Portfolio

- The single policy contains integrated and flexible coverage parts, providing you with confidence that it helps to seamlessly address your converging risks and reduces potential gaps in coverage.
- The modular approach to coverage streamlines the claims handling process with a single insurer.
- The comprehensive coverage is tailored to address your converging E&O, media liability and cyber exposures.
- An agile policy design offers you the ability to select the coverage parts needed to address your specific exposures and peace of mind that it can adapt to meet your needs as your company evolves.

The Chubb Advantage

- Broad insurance coverage and deep underwriting expertise conveniently

located around the globe.

- Superior reputation for handling claims fairly and efficiently. We employ experienced Chubb claims lawyers, who understand our policies and obligations and can offer assistance when it is most needed.
- Rated among the world's best insurers for financial stability and ability to pay claims.

Network security is not the only driver of converging risks. Business models necessary for financial success in today's competitive environment often require companies such as yours to provide services and create original content for your customer.

Consider: In the course of providing a service to your customer, your company creates original content, such as advertising material or ghost-writing an article for the customer's website.

- If a third party alleges your customer committed copyright in fringement by publishing the content your company created, which party is legally responsible for the content?
- Would an infringement allegation adversely affect the professional services provided to your customer? Would it also impair the ability of your customer to conduct its operations?
- Are you relying on your insurance to respond to a lawsuit by your customer or the third party asserting its intellectual property rights?

Contact Us

To learn more about Chubb Professional Portfolio contact your broker or visit:

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