



CYBER+™



Cyber+™ Communications and Media Liability

TRAVELERS CANADA

Copyright and trademark infringement can be just a mouse-click away. With technology making it easier for creative material to be copied, plagiarized or misappropriated, it's increasingly likely to occur. With businesses becoming ever more vigilant about protecting their intellectual property rights, your material could be the subject of infringement or plagiarism claims. With a copyright or trademark infringement action costing more than \$250,000 on average to defend, your business needs protection.

CLAIM SCENARIO ONE: You overhaul your website for a new product launch. Your website contains a new product logo. After seeing your new website, a company files a trademark infringement suit, contending that your new logo is similar to its own trademarked material. The lawsuit seeks damages, as well as an injunction to stop you from using the trademark.

CLAIM SCENARIO TWO: You place advertisements on your website and in direct mailings to announce a new service offered by a partner. The advertising contains material that your partner's competitor claims it owns. The competitor sues you, contending you are liable for damages caused by unauthorized use of the advertising material.

RESULT: Cyber+™ Communications and Media Liability would be there to help because a communications and media wrongful act includes infringement of copyright, title, slogan, trademark, trade name, trade dress, service mark or service name in your covered material and unauthorized use of any advertising material, slogan or title of others in the advertising of the business, premises, products, services, work or completed work of others.



Cyber+™ Communications and Media Liability coverage is designed for high-tech companies. It protects you with respect to claims or suits made against you for damages resulting from the unauthorized use of someone else's copyrighted or trademarked intellectual property.* It also provides coverage against the unauthorized use of any advertising material or any slogan or title of others as well as exposures resulting from plagiarism. Claims and suits for such damages are typically not covered under a commercial general liability policy and could be catastrophic.

Coverage highlights

- Enterprise-wide coverage
- Worldwide coverage (unless prohibited by law)
 - For those insureds with operations in foreign countries that require a local policy, Travelers can assist in obtaining the local policy
- No exclusion for losses resulting from unauthorized access
- An expanded list of named insureds that includes:
 - The named insured's newly acquired or formed organizations
 - The named insured's unnamed subsidiaries
- Also included as an insured:
 - Volunteers, student interns and employees (including leased workers and temporary workers)
 - Independent contractors while performing duties related to your business in accordance with a contract or agreement
 - Others you must insure as required by a written contract or agreement
- Coverage available up to \$25 million
- Supplemental Extended Reporting Period – multi-year options are available

* Coverage for infringement of copyrighted software is available by endorsement to qualifying insureds.

Policy features

- Claims-made wording
- Right and duty to defend covered claims and actions
- Right and duty to defend actions seeking injunctive relief for covered loss
- Mutual choice of counsel
- Punitive damages included where insurable by law



For more than a quarter-century, Travelers has been a leading insurer of technology companies. To learn more about these Cyber+™ coverages, contact your insurance broker or visit travelerscanada.ca



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