

**Canadian Companies Protected Against Increasing Privacy, Intellectual Property, Financial Injury, and Cyber Risks with Integrity+ by Chubb™**  
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TORONTO, Oct. 4, 2016 /PRNewswire/ -- Integrity+ by Chubb™ is now available in Canada to help protect companies from errors and omissions (E&O) liability customer lawsuits alleging that their products or services caused privacy violations, intellectual property infringements or other financial injuries including cyber attacks on their own systems, networks, or data. Integrity+ by Chubb is designed for the unique risks faced by technology, life science, advanced manufacturing, healthcare information technology, clean tech, and process control/integration companies.

"Cloud computing, big data, and mobility continue to play a critical role in addressing the information needs of companies in today's dynamic business landscape," said Veronica Somarriba, Executive Vice President, Technology Segment Manager, Commercial Insurance, for Chubb North America. "Integrity+ by Chubb provides companies with an enterprise-wide insurance solution to help protect against these evolving risks. This scalable product is built with the client in mind. It provides dedicated First Party Cyber insurance limits, allowing the client to preserve their Liability limits to comply with their contractual obligations."

Integrity+ by Chubb incorporates protection for Destructive Programming, Cyber Liability and First Party Expenses, and Intellectual Property/Disclosure and Reputation Disparagement, along with E&O Liability insurance. Customers can choose any combination of these state-of-the-art insurance coverages as well as options for various policy deductibles and limits:

- **Product or Service Financial Injury (E&O)**– Liability insurance protection against claims or suits for financial injuries suffered by the insured's customer due to defects or deficiencies in the insured's products or services and the failure of such products or services to perform in accordance with a contract or agreement.
- **Destructive Programming**– Protects companies that are contractually engaged in streamlining the business operations of supplier, cloud service, and financial institution systems if a cyber attack occurs and results in injuries to those systems but the attack was not caused by a product or service defect or contract performance failure.
- **Extended Cyber**– Dedicated insurance for cyber attacks which covers damages and claimant costs sustained by a third party, other than the insured's customers, for injuries caused by unauthorized access or use of software, data, or other information in electronic form.
- **Intellectual Property (IP)/Disclosure and Reputation Disparagement**– Insurance for injuries sustained by third parties, other than the insured's customers, resulting from actual or suspected disclosure of confidential information, intellectual property infringement, privacy violation, or reputation disparagement.

Integrity+ also includes First Party Cyber insurance protection for expenses incurred in connection with a privacy data breach such as the costs for Privacy Notification, Forensics, Remediation and Crisis Management, and Investigation and Defence of Regulatory Actions. These additional First Party coverages are included in a Basket Limit of Insurance up to \$500,000 which offers flexibility at the time of loss to apportion insurance dollars where they are needed most. Additional limits are also available.

### **Cyber and Data Security Risk Services**

Chubb's Cyber team is ready to help companies prevent and prepare to respond to actual or potential incidents. Services include online intelligence and pre-event evaluations. Integrity+ by Chubb clients can also access Cyber Response Coaching, along with a list of dedicated service providers, to help them manage the complex regulatory and legal processes in the event of a privacy data breach.

Integrity + by Chubb is available on a claims-made or claims-made and reported policy in Canada. The product is also available in the United States.

### **About Chubb**

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide. Additional information can be found at: [chubb.com](http://chubb.com).

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