

Intellect Protection

Sovereign's Intellect offers customers solutions for today's evolving technology industry. Our seasoned team of technology insurance specialists prides itself on being creative, flexible and responsive. Their expertise, global capabilities and entrepreneurial style allows us to shape tailored protections to meet each customer's specific needs.

Coverage at a Glance

Property Coverage

Direct damage:

- Electronic Data and Records Restoration Costs
- Embedded Equipment Breakdown cover
- Functional Replacement Cost with same Site Restriction removed
- Transit by vehicle, aircraft or watercraft
- Service Interruption
- Land and Water Pollution
- Worldwide Exhibition Cover
- 180 Days Newly Acquired Locations

Business Interruption:

Profits form with automatic additional 25% limit cushion including

- Research and Development Activities
- Worldwide Contingent Business Interruption
- Ordinary Payroll
- Extra Expense
- Denial of Service Attack

Cyber Risk Coverage (Direct Damage and Business Interruption):

- Specific Attack
- Random Attack

General Liability

- Occurrence basis form with Products/ Completed Operations Aggregate
- Worldwide territory
- Advertising Injury
- Products Recall Expense

- Broad Form Vendors extension
- Additional Insured by contract, agreement or permit
- 180- Day automatic coverage for newly- owned corporations

Errors & Omission Liability

- Claims-made basis
- Worldwide territory-Losses occurring anywhere, suits brought anywhere
- No exclusion for "Cost of Contract"
- Automatic 60 day Extended Reporting Period

- Six-Year Discovery Period

Available extensions:

- Security Breach by Third parties
- Delay in Performance
- Delay in Delivery

Worldwide Coverage

- Ability to secure local foreign admitted placements
- Ability to globalize package policies to act as primary cover where no admitted coverage is permissible

Our total solution also includes:

- Crime (*Enhanced Comprehensive 3-D form*)
- Commercial Auto
- Commercial Inland Marine
- Umbrella



Our new IT Product has been specifically developed to provide "one stop shopping" for mid-market information technology businesses.

Target Risk Groups

- **Hardware Design, Manufacturing and Assembly** (computer and telecommunications)
- **Software Design** (development and integrators)
- **Telecommunications** (local exchange carriers and service providers)

This document is a summary only. Each feature is subject to limits, deductibles and other restrictions.

About Sovereign

The Sovereign General Insurance Company is a property and casualty insurer, headquartered in Calgary, Alberta, with full-service branches from coast-to-coast*. Sovereign is a proud member of The Co-operators group of companies.

Our Vision

We are a prominent Canadian provider of insurance and other financial products and services through the independent broker network.

Nurturing long term relationships with like-minded brokers is a key priority.

Selecting, retaining and supporting the development of talented people as our most important resource is key.

We value and encourage independent thinking, accountability and teamwork

To achieve and sustain an unsurpassed service culture.

Our ability to support and service independent brokers is enhanced by strategic alliances and our position within The Co-operators Group.

Our History

The Sovereign General Insurance Company is headquartered in Calgary, Alberta, with regional offices from coast-to-coast.

Originally known as The Merit Insurance Company when incorporated back in 1953, the name was changed to The Sovereign General Insurance Company in 1974, and during the ensuing years, the company completely changed its strategic direction towards the commercial lines of insurance, and distributing its products solely through independent insurance brokers rather than captive agents.

In 1987 Sovereign became a proud member of The Co-operators group of companies.

Today, Sovereign is a major insurer in Canada. Sovereign distributes exclusively through independent brokers. As a member of The Co-operators group of companies, Sovereign has access to resources one would expect from the leading Canadian-owned multi-product insurance company.



Through our independent brokers we provide commercial property and casualty insurance, as well as personal insurance. We have 270 staff throughout our 10 regional and service offices across Canada.

Our mission is to be the insurer of choice for our brokers.

The company emphasizes an innovative and entrepreneurial approach, endowing its excellent staff with a sufficient level of authority to be responsive regionally to the needs of brokers and customers.

For more information on Sovereign, or other products and services, contact your local regional office, or visit our website at:
www.sovereigngeneral.com

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