TRINITY UNDERWRITING

CYBER SECURITY & CASL

Trinity's **Cyber Security & CASL endorsement** provides first-party protection across six named insuring clauses — covering everything from lost business income and ransomware payments to Canadian Anti-Spam (CASL) fines. Broad trigger language, cloud-aware definitions, and uniquely Canadian coverage make this a market-leading solution for any technology-exposed client.

24/7 Cyber Breach Coaching Hotline — Expert legal and technical advice available around the clock. Contact us immediately to report a breach or access post-incident guidance.

SIX INSURING CLAUSES — FULL SPECTRUM CYBER PROTECTION

A Business Income

- Covers lost revenue directly caused by a Cyber Security Event
- Excess of deductible, within the agreed sublimit

B Information Assets

- Covers loss of Protected Data, hardware, software, websites & peripheral devices
- Broad definition captures the insured's full digital estate
- Includes data held by contracted third-party custodians

C Security Breach Injury

- Public relations & breach notification costs to affected individuals
- 365-day credit monitoring for victims (to the extent required by statute)
- Call centre setup to handle breach-related inquiries

D Cyber Extortion / Ransomware

- Reasonable expenses to evaluate and respond to a credible extortion threat
- Ransom payments covered with Trinity's written consent
- Payment capped at the equivalent defence cost & damages if no payment made

E Fines & Penalties

- Covers Privacy Commissioner fines under PIPEDA
- Applies where insured inadvertently failed to notify parties under the Digital Privacy Act

F CASL Coverage — Uniquely Canadian

- Covers CRTC investigations of inadvertent CASL violations from the insured's systems
- Includes investigation expenses plus fines & penalties imposed by the CRTC
- Intentional spam campaigns and purchased mailing lists excluded

KEY DEFINITIONS — BROAD & PURPOSEFULLY DRAFTED

Cyber Security Event
Five triggers: unauthorized disclosure, unauthorized system access, malicious code, denial of service, and CASL violations — all in one definition.

Protected Data
Personal data (SSN, medical, driver's licence, financial accounts) and confidential corporate data under contract. Excludes only genuinely public information.

Computer System
Owned, leased and third-party hosted systems operated for the insured — essential coverage for cloud-first and SaaS-dependent clients.

Malicious Code
Viruses, worms, Trojans, scripts or any intentionally designed harmful code — future-proofed language broad enough for emerging threats.

Additional options available upon request: ▸ Social Engineering ▸ Bricking

WHY TRINITY CYBER?

- ✓ CASL & PIPEDA coverage built in — no add-on needed
- ✓ Cloud & third-party hosted systems covered
- ✓ Extortion / ransomware payments covered with consent
- ✓ Credit monitoring & call centre costs included
- ✓ Six insuring clauses in a single endorsement
- ✓ Claims-made basis with Extended Reporting Period

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