

8.2.2. Disclosure

Each CA MUST publicly disclose their EV Policies through an appropriate and readily accessible online means that is available on a 24x7 basis. The CA is also REQUIRED to publicly disclose its CA business practices as required by both WebTrust for CAs and ETSI TS 102 042. The disclosures MUST be structured in accordance with either RFC 2527 or RFC 3647.

8.3. Commitment to Comply with Recommendations

Each CA SHALL publicly give effect to these Guidelines and represent that they will adhere to the latest published version by incorporating them into their respective EV Policies, using a clause such as the following (which must include a link to the official version of these Guidelines):

[Name of CA] conforms to the current version of the CA/Browser Forum Guidelines for Issuance and Management of Extended Validation Certificates published at <http://www.cabforum.org>. In the event of any inconsistency between this document and those Guidelines, those Guidelines take precedence over this document.

In addition, the CA MUST include (directly or by reference) the applicable requirements of these Guidelines in all contracts with Subordinate CAs, RAs, Enterprise RAs, and subcontractors that involve or relate to the issuance or maintenance of EV Certificates. The CA MUST enforce compliance with such terms.

8.4. Insurance

Effective _____, each CA SHALL continuously maintain the following insurance related to ~~their-its~~respective performance and obligations under these Guidelines:

- (A) ~~Commercial General Liability~~ insurance covering damages to systems, data, or software and for business interruptions due to natural disaster, fire, IT security failure, malware, cyber attack / criminal hacker, or theft(occurrence form), with policy limits in the amount of at least two million US dollars (\$2 million) in coverage; and
- (B) ~~Professional Liability/Technology~~ Errors and Omissions insurance, with policy limits of at least five million US dollars (\$5,000,000 per claim and in the aggregate) covering in coverage, and including coverage for (i) claims for financial damages to third parties arising out of a negligent act, error, or omission in the performance of technology services under these Guidelines, unintentional breach of contract, or neglect in issuing or maintaining EV Certificates with coverage to be kept in place for all periods during which an EV Certificate issued by the CA is still valid, and (ii) claims for damages arising out of infringement of the proprietary rights of any third party (excluding copyright, and trademark infringement), and invasion of privacy and advertising injury. If coverage is non-renewed or canceled, the CA shall purchase extended reporting period coverage for at least a two-year period. Territory of coverage shall be global, except for countries sanctioned by the United States or the European Union.

Such insurance MUST not exclude coverage when providing public key infrastructure services and MUST be with a company rated no less than A- as to Policy Holder's Rating in the current edition of Best's Insurance Guide (or with an association of companies each of the members of which are so rated).

A CA MAY self-insure for liabilities that arise from such party's performance and obligations under these Guidelines provided that it has at least five hundred million US dollars in liquid assets based on audited financial statements in the past twelve months, and a quick ratio (ratio of liquid assets to current liabilities) of not less than 1.0.