**8.4. Insurance**

Each CA SHALL maintain the following insurance related to ~~their~~ its respective performance and obligations under these Guidelines:

(A) Commercial General Liability or casualty insurance (occurrence form) with policy limits of at least two million US dollars in coverage; and

(B) Non-contractual liability, Professional Liability/Errors and Omissions insurance, with policy limits of at least ~~five~~ three million US dollars in coverage, per claim and in the aggregate, and including coverage for (i) claims for pure financial loss ~~damages~~ arising out of a~~n~~ negligent act, error, or omission, ~~unintentional breach of contract, or neglect~~ in issuing or maintaining EV Certificates~~, 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~~.

Such insurance MUST NOT exclude coverage for public key infrastructure services and must:

(i) be maintained for all periods during which an EV Certificate issued by the CA is still valid (and if coverage is canceled or not renewed, the CA shall purchase an extended reporting period for such periods);

(ii) include coverage for those territories where the CA provides EV Certificates; and

(iii) be with a company rated good or better by Standard & Poor's, A.M. ~~no less than A- as to Policy Holder’s Rating in the current edition of~~ Best~~'s Insurance Guide~~, Fitch, Moody's, DBRS, Japan Credit Rating Agency, Creditreform, Scope Ratings, or another similarly recognized insurance rating agency ~~(or with an association of companies each of the members of which are so rated)~~.

If available at reasonable cost, a CA SHOULD maintain coverage for damage or loss to data, software, systems, and for business interruption due to IT security failure, malware, network attack, criminal hacker, or theft.

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.