



For an Instant Quote Call:
888-224-8806

Or for an Online Quote: ajwayne.com/online-quote

Technology Professional Liability

MicroTek

- ▶ Premiums as low as \$995 for errors and omissions (E&O) and a businessowners package providing the benefit of having these coverages together with the same carrier
- ▶ Policy form includes coverage for:
 - Personal injury
 - Failure to prevent unauthorized access
 - Malicious code
- ▶ Option available for intellectual property coverage
- ▶ 50/50 hammer clause
- ▶ \$0 deductible on errors and omissions and general liability
- ▶ Available to firms with \$1,000,000 or less in revenue and 7 or fewer consultants**

Product Features (applicable to both products)

- ▶ Errors and omissions limits available up to \$5,000,000*
- ▶ Coverage available for data breach expense and regulatory defense
- ▶ Full prior acts coverage available, even for first-time buyers
- ▶ Broad definition of covered services using "...including, but not limited to..." wording
- ▶ Coverage for bodily injury arising out of professional services when we write the general liability
- ▶ Hired and non-owned auto liability available
- ▶ Ability to consider contractual needs of the insured by providing waiver of subrogation and primary and noncontributory language

** Available in most states

* Intellectual property (IP) limits of liability equal E&O limits purchased subject to maximum IP limits of \$1,000,000 each claim/\$1,000,000 annual aggregate with defense costs included in IP limits.

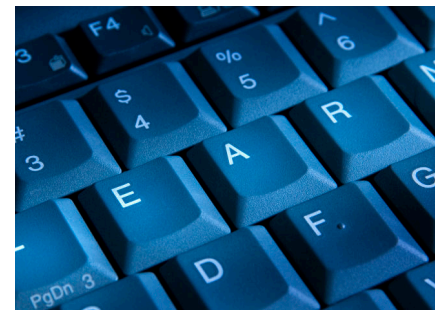
+Maximum sublimit available for data breach expense and regulatory defense costs is \$250,000, defense costs are inside the limit.

Additional Advantages

- ▶ Quote-to-bind hit ratio of over 35 percent
- ▶ Wide range of technology professional classifications considered, including custom software development, Web site design, network support and consulting
- ▶ Ability to consider new ventures
- ▶ Admitted in most states
- ▶ Direct Bill available
- ▶ Web quoting available
- ▶ One simple application for both products
- ▶ A.M. Best A++ rated carrier
- ▶ Policyholders receive FREE access to eRisk Hub — a comprehensive on-line portal containing news and tools for risk management and best practices as well as an incident roadmap should the need arise and resources to find the expertise you need

SuperTek

- ▶ Defense costs coverage provided outside the limit of liability*
- ▶ Broad Form endorsement includes coverage for:
 - Personal injury
 - Failure to prevent unauthorized access
 - Malicious code
 - Intellectual property*
- ▶ Available as monoline errors and omissions, and we can consider general liability and property coverages
- ▶ Errors and omissions deductibles available from \$0 to \$25,000
- ▶ Ability to consider firms with annual sales up to \$15,000,000



This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.