

IF YOU'RE LOOKING FOR CUSTOMIZED
CYBER PROTECTION, OUR INDUSTRY
SPECIALISTS WROTE THE CODE.



OUR TECHNOLOGY LIABILITY COVERAGE

helps businesses in the tech sector continue to innovate and grow their business. It starts with our experienced underwriters who have specialized knowledge in industries like cloud services, social media, cybersecurity and communications. Their expertise brings a better understanding of what technology service providers face, allowing us to develop solutions tailored for their unique needs. Our underwriters also have significant authority, handling new and emerging risks and delivering the quick turnarounds you need. You can feel confident in the coverage you're providing while you build long-term partnerships with your clients.



PROGRAM HIGHLIGHTS

- Eligible technology product and service company categories include: SaaS, IaaS, PaaS, IT services, cyber security, big data, predictive analytics, data entry and processing, on-demand consumer services, social media, telecommunication, ISPs, information technology hardware, firmware, electronic equipment and components
- One single policy for technology liability, media liability, first and third-party cyber and professional services liability coverage
- Primary capacity for risks with revenues up to \$500M
- Excess capacity for risks with revenues up to \$1B



COVERAGE HIGHLIGHTS

- Broad definition of technology products and services
- Broad form contractual liability coverage
- Enterprise media liability coverage
- Blanket professional services liability coverage (certain classes excluded)
- Privacy regulation proceedings and fines coverage at full policy limits
- PCI fines & assessments coverage at up to full policy limits
- Rogue employee and third-party service provider coverage
- Business interruption coverage includes both cyber attack, system failure and voluntary shutdown triggers
- 24-months coverage period for business interruption loss including contingent business interruption loss and other first-party cyber coverages
- Deliberate acts exclusion only applicable to acts by executive officers
- Cyber deception loss and telecommunication loss coverage
- Reputational loss and bricking coverage available as optional coverages
- Carve-back to war exclusion for cyber attacks, cyber extortion demands and privacy breaches
- Affirmative allocation provision
- 70/30 hammer clause
- Settlement for amounts up to 50% of retention without prior consent
- Pre-claim investigation and claim prevention assistance coverage
- Punitive damages where insurable with most favorable venue
- Worldwide coverage territory
- Cyber risk mitigation tips and claim notice and incident response guidance attached to the policy
- Easy to read form with links to definitions



CONTACT INFORMATION: SPECIALIZED CYBERTECH RISKS TEAM

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FOR RETAIL, CYBER ONLY RISKS UNDER \$250M IN REVENUE

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[CLICK HERE TO VIEW OUR FULL UNDERWRITING TEAM.](#)

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of May 2023.

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