



Information Technology (IT) Insurance Information Sheet:

Underwriting appetite includes (but not limited to):

- IT Contractors
- Software Development/Programming
- IT Helpdesk/ Network Support
- Application Development
- Data Processing/ Warehousing
- Hardware Engineering
- Hardware Sales
- IT Consulting & Project Management
- Maintenance & Repair
- Network Infrastructure, Design & Construction
- Reseller of Third Party Software/Hardware
- Software Sales
- Systems Integration
- Website Design

Key Policy Features include:

- Combined Professional Liability and Public & Products Liability Wording
- Up to \$20m limits
- Defence Costs in addition to the limit
- Nil excesses & Excess Reduction

Professional Liability Insuring clause:

- Defamation Libel and Slander – full limit
- Dishonesty of an Insured
- Competition and Consumer Act
- Infringement of Intellectual Property Rights
- Privacy & Confidentiality
- Reinstatement of the Limit of Liability
- Continuous Coverage
- Extended Reporting Period
- 60 day reporting period
- Mitigation Costs - \$100k
- **Appointed Sub-consultants (as employees)**
- **Excess Reduction**
- **Amounts paid for Products and Services**
- **Fee Recovery - \$100k**
- **Key Man Loss - \$100k**
- **Licensee Intellectual Property Rights**
- **Limitation of Liability Contracts (covered)**

All clauses

- Sub- Consultants (vicarious liability)
- Loss of or Damage to Data and Documents

Public Liability:

- Overseas Personal Liability
- **Tenants Liability**
- **Vendor's Liability**
- **Principal's Vicarious Liability**

Public & Products Liability:

- Indemnity to other persons
- Supplementary payments
- **Product Recall Expenses**

All insuring clauses:

- Public Relations Expenses - \$250k
- Fines & Penalties (ie stat liability) - \$500k
- Severability and Cross Liabilities
- Emergency Defence Costs
- Claim Preparation costs - \$25k
- Newly Created or Acquired Subsidiaries
- Costs of Court Attendance
- Inquiry Costs - \$250k
- Estates and Legal Representation
- Legal Panel
- Contractual Liability
- Privacy Breach Costs - \$50k

Optional Cyber Liability sub limit

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