Technology

Technology has paved the way for multi-functional SaaS providers, virtual reality, artificial intelligence, the gaming industry and online purchases in the blink of an eye. It's changed the way we communicate and share information, how we entertain ourselves, how we consume all types of media, and even how we meet other people. Propelled by 25 years' experience in the field, we have designed a policy that covers the entire exposure spectrum.

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At a glance

Products and services liability

Our policy provides cover for a range of risks from financial loss, to bodily injury, or property damage that may arise from providing wide ranging products and services. Essentials for any technology company with tangible and intangible exposure.

Breach of contract

Almost every company in the tech space will have contractual agreements with their clients. Our policy provides unambiguous cover for legal liability arising from breach of client contracts.

IP infringement and media liability

Our policy provides protection against a host of IP infringement allegations such as copyright and trademark. We also provide cover for media liability and allegations of defamatory material.

Comprehensive cyber cover

Our comprehensive cyber insuring clauses offer robust first and third party cover, including network & privacy liability, business interruption, rectification and recreation costs, extortion and enhanced social engineering coverage.

Proactive cyber protection

Using threat intelligence insights, vulnerability scanning and real-life claims data, we work around the clock to protect businesses against cyber attacks.

Market leading cyber incident response

Accessible through a $0 deductible, and with an insuring clause that sits in addition to the policy limit, our policy is supported by one of the largest dedicated in-house incident response teams in the world, consisting of incident responders and specialist claims handlers.

Response app highlights

- Dark web monitoring – This tool scours the dark web for information relating to your business
- Phishing simulations – Simulations send mock phishing emails in order to raise awareness of this criminal tactic
- Deep scanning – Actively scans the external client network footprint to identify vulnerabilities that could lead to cyber events

Other benefits outside of the app:

Legal contract publishing tool

We have teamed with LawDepot to provide you access to a publishing tool which will empower you to generate custom legal documents, contracts and forms.

Contract best practices guidebook

Our easy-to-read guidance sheet will help you negotiate your way through the legal minefield of contracts in the tech industry.

Limits and deductibles

Maximum errors and omissions / media / cyber limit	$10,000,000
Maximum commercial general liability limit	$6,000,000
Minimum deductible	$0