

MicroTek

Technology Errors and Omissions with Preferred Package

- Ⓢ Risks with revenues up to \$1 million and seven professionals*
- Ⓢ New ventures are eligible
- Ⓢ Eligible classes include, but are not limited to:



Application service provider/Software as a service/Cloud provider	Software development/Installation/Sales
Consulting/Training/Project management/Staffing	Systems or network evaluation/Design/Cabling/Support
Data or records storage, retrieval or back-up/Database administration/ Hardware evaluation, selection and maintenance	Web design/Development/Hosting or search engine optimization

In addition to the above classes, many others are eligible. Please contact your underwriter.

*Risks with up to \$50 million in revenue or more than seven professionals, please reference our Pro+ect Hit Zone product underwriting guide

PRODUCT ADVANTAGES

- ▶ Premiums as low as \$995 for errors and omissions and a preferred package, providing the benefit of having these coverages together with the same carrier
- ▶ Policy includes coverage for:
 - Personal injury
 - Network security liability
 - Privacy liability
- ▶ Option available for intellectual property coverage or media coverage
- ▶ Option available for privacy breach expense and regulatory defense up to \$1 million
- ▶ 50/50 hammer clause
- ▶ Full prior acts may be 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
- ▶ Hired and non-owned auto liability available
- ▶ Property damage extension sub limit available for property in the insured's care, custody or control

AVAILABLE LIMITS

- ▶ Errors and omissions up to \$5 million*
- ▶ General liability included at \$1 million/\$2 million
- ▶ Business personal property up to \$250,000
- ▶ Business income included at \$50,000
- ▶ Hired and non-owned auto up to \$1 million
- ▶ Excess general liability/umbrella up to \$5 million

* Intellectual Property (IP) limits of liability equal to errors and omissions limits purchased subject to a maximum IP limit of \$2 million each claim/\$2 million annual aggregate

DEDUCTIBLES

- ▶ Errors and omissions starting at \$0
- ▶ Preferred package liability deductible is \$0 with property deductibles starting at \$500



MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Located in AK, HI, LA, or WV
- ▶ More than 10 percent exposure to the following operations:
 - Equity trading, loan fulfillment, payment processors
 - Lottery, sweepstakes, gaming, online casino or other games of chance
 - Firmware or embedded software
 - Mechanical, electrical, chemical, civil or architectural design or engineering
 - Robotics or process control of industrial equipment including HVAC systems
 - Physical security system installation or monitoring (including but not limited to burglar/fire alarms and camera systems)
 - Global Positioning System (GPS), Geographic Information System (GIS), navigation systems development, maintenance or support
 - Aircraft, air-ground equipment, military defense and/or weaponry of any kind including classified information
 - Medical, dental or health care diagnosis, monitoring or treatment
 - Pharmaceutical formulation, production or prescriptions including clinical data
 - 911 or other emergency response and/or dispatch
 - Energy, power plant, utility or pollution monitoring, supply or distribution

Contact your underwriter for more information at **888-523-5545** or visit **usli.com**.

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. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior



9/24



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