

**SEND US SUBMISSIONS FOR**

Small and medium-sized tech risks such as Software/hardware consulting, manufacturing, design, installation, maintenance, support & repair; Systems integration; Data warehousing activities; and Computer facilities management & outsourcing of services

**WE DO OFFER**

- Hudson Insurance Company "A" rated paper
- Claims made and reported in writing form
- Universal coverage territory
- Limits up to \$5 Million
- Minimum premium of \$1,500 to \$2,500
- Minimum retention of \$2,500
- Defense within the limits

**HOW OUR DEFENSE WORKS**

Inside U.S., Puerto Rico and Canada:

- Right and duty to defend

Outside U.S., Puerto Rico and Canada:

- Indemnity basis - right, but not duty, to defend
- Insured assists with investigation, subject to supervision

**MORE FEATURES**

- Punitive and exemplary damages coverage, where insurable
- Coverage for subsidiaries, with more than 50% ownership interest
- Automatic coverage for new subsidiaries, subject to notice and approval
- Coverage for specified independent contractors

**DISCLAIMER**

This fact sheet provides an overview only. It does not replace or change the policy.

**Services Covered**

- Consulting, design, development, manufacturing, programming, installation, servicing and support for the systems of others
- Marketing, selling, licensing and distribution of Insured's own systems, by the Insured
- Data storage, warehousing, mining, and processing for others
- Managing, operating, administering and hosting of technology, systems or facilities of others
- Activities performed on Insured's website
- Internet or networked activities performed for others
- Option to write additional services directly into the policy form

**Protection For**

- Errors, omissions or negligent acts
- Breach of representations and warranties

**Personal Injury and Privacy**

- Defamation, disparagement, libel, slander, infliction of emotional distress, outrage or outrageous conduct, all arising out of content-content includes data, digital code, images, masked works, scents, sounds, tastes, text and textures
- Any form of invasion, infringement or interference with rights of privacy or publicity
- Wrongful entry or eviction, trespass or other invasion of the right of private occupancy
- False arrest, detention, imprisonment, malicious prosecution or mousetrapping

**Intellectual Property**

- Infringement of copyright, plagiarism or misappropriation or unauthorized use of ideas under implied contract
- Infringement or dilution of title, slogan, trademark, trade name, trade dress, service mark or service name
- Piracy, when it directly relates to copyright or trademark infringement
- Misuse of an intellectual property right in content, when it results in infringement of copyright, trademark or service mark

**Security**

- Failure to prevent: denial or disruption of service; unauthorized access; introduction of malicious code (i.e. virus); and identity theft or credit/debit card fraud



The Lighthouse Companies®  
MEET THE CHALLENGE

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