



Technology Professional Package

Errors & Omissions, General Liability and Property Coverage for Technology Firms

WHY YOU NEED ERRORS & OMISSIONS COVERAGE?

- ▶ Your clients can sue you for negligence in providing professional services, regardless of fault. Even frivolous lawsuits can incur significant defense costs
- ▶ General Liability policies exclude professional services. Errors and Omissions Insurance is the only way to protect your company
- ▶ Many professionals purchase Professional Liability coverage simply to fulfill a contract requirement, but real world risks exist which can threaten the very existence of a business
- ▶ Programming errors, improper system installation/integration, and hardware maintenance are important areas of exposure for Technology service providers
- ▶ Allegations of copyright infringement, transmission of a virus, or unauthorized access to a client's system due to your error can result in losses in excess of \$100,000. Can you afford to pay for your clients' economic losses that result?

Why you should purchase the United States Liability Insurance Technology Professional Liability Policy:

The following are important coverages to have in your policy. Check to make sure you have all of these features.

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Defense Outside the Limit of Liability	✓	?
*Intellectual Property Coverage	✓	?
*Malicious Code Coverage	✓	?
*Unauthorized Access Coverage	✓	?
Personal Injury Coverage	✓	?
A.M. Best rated A++ carrier	✓	?

*Broad From must be purchased to include this coverage in the policy

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine 2004).

Insure your financial well-being with a stable Company that will be there to pay your claim.