



Zurich's Pro Plus for Middle Market Technology companies



A global Technology Errors & Omissions and Cyber policy - Pro Plus is a comprehensive suite of coverages offered in a modular format, for industries including Technology. Zurich helps Tech companies choose the solutions they need with one efficient policy. In addition to Tech E&O, the policy is blended with Cyber coverages that are crucial in today's digitally focused world.

Combining Tech E&O coverage with over 100 amendatory endorsements, Pro Plus offerings for medium-sized IT companies are highly flexible and tailored for specific coverage needs. Zurich's presence in more than 200 countries and territories addresses International exposures and helps provide protection wherever you do business.

Pro Plus can be written with the Property and Casualty lines through the Technology Industry Practice, or monoline through our Professional Liability team.

What we want to write:

- Software Providers
- IT Consultants
- Hardware Manufacturers
- Value Added Resellers
- System Integrators

TECHNOLOGY ERRORS AND OMISSIONS COVERAGE FEATURES:

- Wrongful acts:
 - Includes broad definitions of Technology Products and Services, plus Internet and Telecommunication Services
 - Does not require proof of negligence
- Final adjudication wording for fraud exclusion
- Coverage for inadvertent release of a trade secret due to failure of tech products or services
- No exclusion or sublimit for software code infringement arising out of tech products and services

CYBER FEATURES INCLUDE:



Comprehensive first-and third-party protection

- Coverages tailored to your organization's risk profile
- Specialized agreements - (included within Security and Privacy Liability coverage)
- Breach Cost coverage is not sub-limited for non-panel providers



Liability

- Security and Privacy
- Regulatory Proceedings Defense costs
- Civil fines and penalties, where insurable under state laws, associated with regulatory proceedings, Payment Card Industry (PCI) and the General Data Protection Regulation (GDPR)
- Media



First party coverages

- Privacy Breach costs and expenses, including:
 - Forensic investigation
 - Legal and public relations
 - Credit and identify monitoring
 - Identity restoration and identity theft insurance
 - Call center services
- Business income loss and dependent business income loss (for example, loss due to an interruption of service provider's computer system)
- Digital asset replacement expense
- Cyber extortion threats and reward payments
- System failure and dependent system failure income loss
- Reputational damages
- Social engineering funds transfer fraud
- Claims avoidance costs

CYBER SERVICES

SpearTip, a company of Zurich, provides complementary services, and several categories of Cyber Services at preferred fees for risks with higher level security needs.

SpearTip, operating as a Managed Security Services Provider (MSSP), offers:

- *24x7 Monitoring
- *Cloud Monitoring

SpearTip Incident Response 24/7 Breach Response -
833-997-7327 or BREACHRESPONSE@SPEARTIP.COM

- 15 minute response time

Optional Services to address your needs with preferred fees

Objective evaluation of cyber security strategy

- Cyber Risk Health Check
- Cyber Risk Gap Analysis and Strategic Roadmap
- Web Application Assessment

Strengthen tactical areas of cyber security programs

- Executive Level Consulting to include Virtual CISO (vCISO)
- Incident Response Plan Evaluation and Tabletop Exercises
- Other services: Ransomware Threat Assessment
 - Vendor and Supply Chain Risk Management Reviews
 - Security & Awareness Training
 - Penetration Testing
 - Policy creation and review
 - Vulnerability Assessments and more

Complementary Cyber services with Pro Plus policies include:

- Incident Response Plan Workshop
- Cyber Risk Self-Assessment with Zurich Risk Advisors app and a Cyber Self-Assessment questionnaire
- Thought Leadership-Executive Threat Briefings designed for boards and senior leaders
- Access to eRisk Hub by Net Diligence
- 30-Day Cloud Monitoring Free Trial

ADDITIONAL POLICY HIGHLIGHTS

- Worldwide coverage where legally permissible
- Business interruption coverage may be triggered if a security event requires a voluntary shutdown of your computer system to mitigate the threat.
- Over 100 endorsements available including Amended Settlement Provisions, Automatic Additional Insureds Cryptojacking Coverage endorsement and many more.
- System failure arising from administrative errors may also trigger coverage.
- Affirmative European General Data Protection Regulation (GDPR) coverage.
- Definition of insured person includes temporary employees, volunteers, or interns.
- Definition of mitigation and extra expense may allow the policyholder to reduce, or even avoid the impact of a business interruption loss impacting computer systems.
- Broad definition of computer system, including industrial control systems and bring-your-own-device (BYOD) programs.
- Flexible vendor and defense counsel selection
- Soft hammer options
- Knowledge of a claim limited to Directors or Executives
- Non-auditable



For more information, contact



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This is intended as a general description of certain types of managed security services, including incident response, continuous security monitoring, and advisory services available to qualified customers through SpearTip, LLC. SpearTip, LLC does not guarantee any particular outcome. The opinions expressed herein are those of SpearTip, LLC as of the date of the release and are subject to change without notice. This document does not constitute an offer or an invitation for the sale or purchase of securities in any jurisdiction.

In the United States, managed security services are provided by SpearTip, LLC and risk engineering and risk management services are provided by The Zurich Services Corporation.