

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 | Artificial intelligence | Business intelligence |
| Custom software developer | E-discovery | Managed service provider |
| Consulting/Training/Project management/Staffing | Network security consultant | Web design/development/hosting/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% exposure to the following operations:
 - Fund transfers, financial transactions, equity trading, point-of-sale systems and loan fulfillment
 - Aircraft, air-ground equipment, military defense and/or weaponry of any kind, including classified information
 - Lottery, sweepstakes, gaming, online casino or other games of chance
 - Medical, dental or health care diagnosis, monitoring or treatment
 - Firmware or embedded software
 - 911 or other emergency response and/or dispatch
 - Mechanical, electrical, chemical, civil or architectural design or engineering
 - 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 rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.



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