

# Select Accounts Eligibility Guidelines

Technology Services

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Please consult with your Underwriter or Sales Executive for details and to discuss risks which may not meet the following guidelines.

## Technology Services:

Target businesses include those providing technology services across a range of specialties, including IT consultants, software developers, computer repair, system integrators, website designers, and internet service providers.

**Technology Services** will typically have a maximum account size of:

- Total property insured value: \$50M per account/\$15M per location.
- Revenue: \$15M annually.
- Work Comp Payroll: \$75,000 in premium.
- Auto: maximum 25 power units.

## Quick Links:

[Industry Underwriting Guidelines](#)

[Industry Ineligibles](#)

[Coverage Considerations](#)

[Class table](#)

## Target Business for Technology Services\*

- Computer Consulting
- Software Development and Programming
- Website Design
- Computer Installation, Servicing and Repair
- Telecommunications & Internet Services

## Underwriting Guidelines for Technology Services\*

### A few reminders:

- Where applicable to BOP, the below guidelines apply to business written on our BOP 2.0 product.
- Three years in business preferred, however new ventures will be entertained.
- Home-based businesses are acceptable.
- **Ineligible exposures** can be found in [Common Exposures not Eligible for this Industry](#) and the [Class Table](#) for exposures more specific to a given class.
- Loss activity or prior termination of coverage may require underwriting review and action.
- Technology Products Manufacturing may be eligible under Technology Manufacturing. See [Manufacturers Industry Page on For Agents](#)
- E-commerce/e-tailers – selling goods over the internet. This type of operation may be eligible under Retail: See [Retail Underwriting Guidelines](#).

Ineligible exposures for this industry: ** <i>(Unique exposures may exist at the class level. Refer to classification table)</i>	BOP	Monoline GL	Monoline Property	WC	Auto
Gaming or gambling software or websites	X	X	X	X	X
Pornographic or sexually explicit material	X	X	X	X	X
Social networking websites or applications	X	X	X	X	X
Professional Employer Organizations (PEOs)	X	X	X	X	X
Risks engaged in digital assets operations	X	X	X	X	X
Real time banking or stock/commodity trading services or operations	X	X	X	X	X
Electronics recycling or e-cycling	X	X	X	X	X
Energy – alternative (i.e. “clean”, “green” products or services)	X	X	X	X	X
Physical security application development or monitoring	X	X	X	X	X
Emergency response products or services	X	X	X	X	X
Mission critical military applications or services	X	X	X	X	X
Online auction, sweepstakes, or lottery sites or services	X	X	X	X	X

\* Additional underwriting guidelines may apply. Some states may have restricted appetite. Countrywide trends have been captured in the guidelines below, but may not encompass all scenarios

\*\* While outside of Select's underwriting appetite, coverage may be considered by [Northfield](#)

## Coverage Highlights for Technology Services

### Specialized Coverage Offerings:

- **CyberFirst Essentials**: A suite of coverages are available for most Technology Services classes:
  - Technology Errors & Omissions (E&O) with limits up to \$5M
  - Information Security Liability with combined limits up to \$5M
  - 1st party endorsements such as Crisis Management and Technology Breach Essentials with limits up to \$250K
- **Technology Services Power Pac<sup>SM</sup>**: The endorsement includes over 25 Additional Coverages and Coverage Extensions for Technology Service risks.
- **XTEND Endorsement for Technology**: Fifteen general liability coverage enhancements including an extension of coverage to unnamed subsidiaries (other than partnerships and joint ventures) and a blanket waiver of subrogation that protects your trusted partners from recovery of damages we paid.
- **Employment Practices Liability+<sup>SM</sup> (EPL+)**: EPL+ defends your client's businesses in the event of a claim alleging a wrongful employment practice, such as discrimination or wrongful termination. EPL+ helps cover legal expenses as well as potential



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settlement damages, up to the coverage limit.

### Coverage Considerations\*:

- BOP coverage as well as monoline property and general liability coverage is available.
- Property coverage limits are expected to be insured at 100% unless a coinsurance percentage is selected.
- Property coverage is subject to regional catastrophe underwriting strategy for the perils of wind, hail, wildfire, and earthquake.
- Both Auto and WC are available as companion polices or on a monoline basis subject to applicable guidelines.
- Umbrella coverage is available when written over a Travelers general liability policy.

### Classifications

Eligible operations are businesses specifically listed in the classification section. If multiple business operations are conducted at the same location, each is to be separately classified and rated.

Class Description	Ineligible Exposures for this Class  (Applicable LOBs noted)  Refer to "Common Exposures not Eligible for this industry" to review industry ineligible exposures
<b>Computer Consulting, Programming, Software Development and Website Design</b> <i>Consulting, designing, programming software, mobile applications, websites, and data management systems. Services often include web hosting, cloud storage, data processing, IT staffing agencies and technical support.</i>	Behavioral marketing or targeted advertising Domain name registration Digital or online media publishing/e-Publishers Healthcare or medical record applications Geospatial or global navigation application Professional Employer Organizations (PEOs) or employee leasing firms
<b>Computer Services - IT Facilities and Computer Installation, Servicing &amp; Repair</b> <i>Includes personal or commercial computers. Includes firms that manage and service technology at client sites, including communication systems and databases.</i>	Smart home device installation services
<b>Computer Stores</b> <i>Sale of computers, computer accessories and other IT related electronics.</i> <ul style="list-style-type: none"><li>• CyberFirst Essentials coverage is not available.</li></ul>	Cell phone sales or services Electronics Recycling/e-cycling Smart home installation
<b>Information Technology Schools</b> <i>Providing information technology (IT) education/training on hardware, software, and computer maintenance/repair. Training sessions can be provided on-site or virtually.</i> <ul style="list-style-type: none"><li>• Abuse or Molestation exclusion (CGT490) is mandatory.</li><li>• CyberFirst Essentials coverage is not available.</li></ul>	Professional Employer Organizations (PEOs) or employee leasing firms.
<b>Internet Service Providers</b> <i>Includes services that enable connectivity to the internet.</i>	Cell or satellite phone distribution Equipment installation above two stories



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	Tower or antenna service or installation
	Trenching or excavation
<b>Telecommunications and Internet Services</b> <i>Establishing telephone and internet infrastructure for commercial clients. Services often include running cable, voice over internet protocol (VoIP), Wi-Fi connection, and reselling telecommunication or internet services of others.</i>	Cell or satellite phone distribution
	Residential installation
	Tower or antenna service or installation above two stories
	Radio frequency identification devices (RFID)
	Emergency response products or services
	Traffic or transportation control communications services or equipment



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