

SafeEnterprise™

Technology E&O & Internet Media Liability Insurance

SafeEnterprise™ has been specially designed to protect companies that provide technology-related products or services or offer professional services via the Internet.

Summary of insurance

- A very broad definition of coverage against technology errors and omissions (E&O).
- Full advertising and personal injury coverage.
- Network security liability.
- Internet media liability.
- Intellectual Property Liability

Available limits

From \$500,000 to \$10 million. Higher coverage limits are available on request.

Minimum premium

\$2,750.

Minimum deductible

\$5,000

Coverage highlights

- **Errors and Omissions (E&O)** coverage – a broad definition of computer systems and information technology-related professional services.
- **Advertising injury and personal injury** including but not limited to disparagement, defamation, libel, slander and invasion or infringement of privacy;
- **Intellectual Property** risk, including, but not limited to, plaguerism, piracy, or misappropriation of ideas in connection with the internet, infringement of copyright, domain name, trade dress, title or slogan or the dilution or infringement of trademark, service mark, service name, or trade name.
- **Internet content liability.**
- **Network security liability** includes unauthorized access, misuse of information and theft of data arising from hacker attacks or a computer virus.
- **Denial of service.**
- **Inadvertent transmission of a virus** or other malicious code.
- **Breach of confidence or misuse of information.**

Target audience

The policy is designed for:

- Application Service Providers
- Business-to-business (B2B) websites
- Computer and system maintenance companies
- Computer consultants (inc. hardware/software)
- Computer-related training providers
- Computer security companies
- Content channels
- Customer Relationship Management (CRM) companies
- Data processors
- Data Storage/Mining/Caching
- Disaster Recovery
- eCommerce (B2C) websites
- Electronic BBS/forum managers
- Enterprise Resource Planning (ERP) companies
- eProcurement service providers
- Online Transactional businesses
- Healthcare and HIPAA focused companies
- Information services providers
- I T Outsourcing
- IT Training
- Insurance and risk management organizations
- Integrators
- Internet media/publishing/broadcasting and advertising companies
- Layering technology companies
- Messaging services
- Network security companies
- Packaged software vendors
- Payment processing companies
- Portals
- Programmers
- Publishers
- Software designers and developers
- Systems integrators and maintenance
- Telecoms
- Web Communities
- Web content/page providers/developers
- Web page maintenance companies

SafeEnterprise™

Technology E&O & Internet Media Liability Insurance

- **Free online risk assessments** by leading security experts, **NetDiligence**, where there is a network security exposure. Assessments are usually conducted online and are unobtrusive. The report is always made available to the Insured.
- **Underwritten by ACE Global markets**, the Lloyd's based insurance operation of the ACE Group of

Companies. The overall rating for ACE's Lloyd's operation is: **A- (Excellent) A.M. Best** and **A (Strong) Standard & Poor's**.

- Where necessary, coverage can be **customized** to satisfy the needs of the individual insured.

SafeEnterprise – Technology E&O and Internet Media Liability Insurance

Please use this checklist to evaluate **SafeEnterprise™** against competitive insurance policies.

Coverage	SafeEnterprise	Competitive offering
Insurer	Lloyd's of London, through the ACE Global Markets Syndicate.	
Third party coverage		
Technology Errors & Omissions	Yes, covers broad definition of technology-related professional services.	
Breach of security	Yes, covers failure of security measures to prevent a third party from unauthorized access to, use of, or tampering with your computer systems, theft of electronic data from hacker attacks, and computer virus attacks.	
Inability to access	Yes, covers inability of an authorized third-party to gain access to your services.	
Content liability	Yes, covers liability for content arising out of your negligence in respect of any Internet content for which you are responsible.	
Advertising and Personal Injury	Yes, disparagement or harm to the reputation or character of any person or organization, defamation, libel, slander, product disparagement, trade libel, infliction of emotional distress, mental anguish, wrongful entry or eviction, trespass, eavesdropping, false arrest, malicious prosecution, outrage or outrageous conduct.	
Privacy	Yes, invasion, infringement or interference with the right to privacy or of publicity, including false light, public disclosure of private facts, intrusion or commercial appropriation of name or likeness.	
Infringement of intellectual property rights	Yes, covers misuse or violation of an intellectual property right, including: infringement of copyright, domain name, trade dress, title or slogan, or the dilution or infringement of trademark, service mark, service name or trade name, plagiarism, piracy, or misappropriation of ideas.	
Breach of confidence	Yes, or misuse of any information which is confidential or restricted.	
Transmission of virus	Yes.	
Theft of customer funds, credit card data or confidential data	Yes, due to a breach in security.	
Terms & conditions		
Claims made	Yes.	
Territory	Worldwide.	
Punitive Damage	Available on a case by case basis where insurable by law.	
Duty to Defend	Yes.	
Insured definition	Includes independent contractors, distributors, licensees and sub-licensees.	

SafeEnterprise™

Technology E&O & Internet Media Liability Insurance

Extended Reporting Provision	Automatic 60 days	
------------------------------	-------------------	--

To find out more about offering SafeEnterprise to your clients contact CPG directly.

Safeonline is a world leading developer of digital risk insurance products and specializes solely in covering the risks that arise from using technology and the Internet. **CPG Telephone – 888-852-5203 Facsimile – 610-370-2779**

Important – the **Safeonline Product Summary** information given is intended only to highlight features that might be of interest to you, and should in no way be considered to accurately summarize the available insurance coverage. ©2002 Copyright Safeonline LLC. All rights reserved. Version 2 06/02

