



A Specialty Program from Stuckey and Company



Coverage Highlights

The technology industry is an increasingly complex field with great opportunity. At Stuckey and Company we know the technology business as we are one of the largest providers of technology specific insurance programs in the United States.

Our product through ACE is one of the most competitive forms out there. Highlights of this program are listed below:

- First Dollar Defense
- Innocent Insured
- Defense Costs Outside the Limits
- Contractual Liability
- Management Consulting
- Telecommunication Services
- IT Staffing & Placement
- Broad Definition of Insured
- Broad Definition of Covered Products & Services
- Unauthorized Access & Unauthorized Use
- Advertising & Advertising Services Online
- Personal Injury
- Global Coverage
- Electronic Media Activities
- Denial of Service Attack
- Hacker Attack
- Malicious Code
- Personal Information
- Privacy Regulation
- Infringement

First Dollar Defense

Sometimes called zero dollar deductible, the insured has no out-of-pocket expense to begin a defense against a lawsuit.

Innocent Insured

The strength of an IT company relies on the technology service they provide, but unfortunately cyber criminals are not always strangers - A rogue employee may jeopardize company strength and financial stability. We don't feel that it is fair to exclude coverage because of one 'bad apple' in the company, and now the management of your firm need not worry about such an instance where an employee may be in violation of local law or statutes.

Defense Costs Outside the Limits

Defending a lawsuit entails lawyer fees, investigation expenses, appeal expenses, etc. This can erode limits of liability very quickly, eating away the limits available for a judgment or settlement. This prevents the erosion of the indemnity limit because of legal defense costs outside the limits.

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Coverage Highlights, cont.

Contractual Liability

Provides coverage in the event of a breach of any express, implied, actual or constructive contract, warranty, guarantee, or promise, including any actual or alleged liability assumed by the Insured.

Management Consulting

IT professionals provide strategic roles to management as they provide recommendations and implement IT solutions associated with the goals, objectives, policies and administration of a company. Our professional liability gives coverage for management consulting services provided to your clients, as well as the technology products and services themselves.

Telecommunication Services

Coverage for telecommunication services is automatically included with the Safetytek Expansion Endorsement. This includes switching services, dial tone access, competitive access provider services, cellular and wireless communication services, call center services, telecommunications consulting services, local access telephone services, long-distance telephone services, cable and internet telephone services, broadband services and private line and private network services.

IT Staffing and Placement

Information technology companies diversify by offering IT staffing services. This coverage endorsement specific to the identification, appraisal and placement of personnel into employment roles and consultation activities. This is also designed to address the coverage needs of an insured that supplements their own staff with temporary or permanently placed individuals to their clients.

Definition of Insured

Our standard policy form includes not only the Named Insured and their subsidiaries but also any independent contractor who is engaged by, or on behalf of the Named Insured or subsidiary.

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Coverage Highlights, cont.

Broad Definition of Covered Products & Services

Coverage includes, but is not limited to the following: hardware, software, network servers, circuit boards, integrated circuits, computer chips, including the design, development and manufacturing of such products. Service includes but is not limited to the following: technology project management, consulting, network analysis, design, database design, data mining, web hosting and repairs.

Unauthorized Access and Unauthorized Use

Unauthorized person gains access to a computer system in an unauthorized manner or the use of a computer system by an authorized person in an unauthorized manner.

Personal Injury

At no extra charge, our policy includes such coverage for mental or emotional distress or humiliation arising from instances such as false arrest, detention, imprisonment, or malicious prosecution in addition to coverage for libel, slander and defamation of character.

Advertising & Advertising Services

Our form provides coverage for promotional material, publicly disseminated by the Insured via the web.

Electronic Content

Any data, text, sound, images or similar matter disseminated electronically over the insured's web site is covered by our form. The transmission or distribution of various electronic content on the internet by the insured for others is included in the coverage form.

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Coverage Highlights, cont.

Denial of Service Attack

Any malicious activity or event caused by a 3rd party which restricts or prevents access to a web site is automatically included as part of the network operations security coverage section.

Hacker Attack

Also part of the network operations security section, this coverage protects the insured from unauthorized use and/or access to a computer system other than the insured's own system.

Malicious Code

Trojan Horses, cookies, spyware, adware, worms etc. All are unauthorized 3rd party intrusions covered by our form.

Personal Information

Any intrusion by a 3rd party, which results in the theft of an individual's name, in combination with personal data such as a social security number, credit card number, or medical information would be covered in the network security coverage piece.

Privacy Regulation

Our basic policy form includes coverage for state and federal regulations associated with legislation on HIPAA, California Security Breach Notification, Gramm-Leach-Bliley, and similar privacy protection legislation.

Data Breach Fund

Notification expense to notify customers whose sensitive personal information has been breached, retrain a computer forensics firm to determine the scope of a breach, and to obtain legal, public relations or crisis management services to restore company's reputation.

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