





EXCLUSIVELY SAFETYTEK



FIRST DOLLAR DEFENSE

With first dollar defense the insured has no out-of-pocket expense to defend a lawsuit.



INNOCENT INSURED

Coverage for claims intentionally committed by employees without the named insured's knowledge.



DEFENSE OUTSIDE OF LIMITS

Defense outside the limits prevents the erosion of the policy indemnity limit because of defense costs, lawyer fees, investigation expenses, appeals expense, etc



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.

SAFETYTEK PROFESSIONAL SERVICES



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

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 and broadband.



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.



BASE SAFETYTEK COVERAGE

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 is the most competitive and comprehensive technology focused, professional liability program available.



PROFESSIONAL LIABILITY (E&O)

This is a claims-made and reported coverage that provides coverage not only to you for defense of a claim/suit, but also provides 3rd party monetary reimbursement.



ELECTRONIC MEDIA LIABILITY

Coverage for published electronic content for your business or by you for others. Any data, text, sound, images or similar matter disseminated electronically over the insured's web site is covered by our form.



NETWORK OPERATIONS SECURITY

Our technology product with ACE responds to coverage for hacker attacks, denial of service attacks, breach of privacy, personal information, etc. We even include 1st party coverage for the "insured's computer system".



CYBER LIABILITY

Data breach is on the rise. Cyber liability addresses the first party risks in more detail. Our form includes Regulatory and Data Breach Expenses, covering activities of the insured and any independent contractor the insured is legally liable for.



WORLDWIDE COVERAGE

Our coverage applies to injury arising out of wrongful acts committed anywhere in the world.



ADVERTISING AND ADVERTISING SERVICES

Including branding, co-branding, sponsorship and endorsements for your business or by you for others.



UNAUTHORIZED ACCESS AND UNAUTHORIZED USE

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



BROAD 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.



DESIRED CLASSES

TECHNOLOGY MANUFACTURING

ISP / CONTENT / SEARCH SERVICES / FTP

COMPUTERS

STATIC WEB DESIGN & DEVELOPMENT

STORAGE DEVICES

ELECTRONIC EXCHANGES / AUCTIONS

PERIPHERALS & ACCESSORIES

LAN / WAN ADMINISTRATORS

CIRCUIT BOARDS

TELECOMMUNICATIONS

ELECTRON TUBES

TELECOMMUNICATION CONSULTING

ELECTRONIC COMPONENTS

VOIP SERVICE PROVIDER

SOFTWARE CONSULTING, DEVELOPMENT & PROJECT MANAGEMENT

TELECOM SWITCHING SYSTEM SOFTWARE

ACCOUNTING / FINANCIAL/PAYROLL – NO FUNDS TRANSFER

TELEPHONE SYSTEM INSTALLATION

BUSINESS APPLICATION SOFTWARE DEVELOPMENT

TELEPHONE SYSTEM NETWORK CONSULTING

COMPUTER AIDED DESIGN

COMPUTER NETWORK SERVICES

DATABASE DESIGN / MANAGEMENT

COMPUTER SECURITY SOFTWARE DEVELOPMENT

ERP / CRM IMPLEMENTATION

DISASTER RECOVERY SERVICES / BACKUP SERVICES

MANUFACTURING SYSTEMS

COMPUTER HARDWARE INSTALLATION & MAINTENANCE

MEDICAL RECORDS MANAGEMENT & RETRIEVAL

NETWORK DESIGN & ADMINISTRATION

OFFICE AUTOMATION

SOFTWARE INSTALLATION & MAINTENANCE

MEDICAL OFFICE SYSTEMS & BILLING

SYSTEM DESIGN / ADMINISTRATION / ENGINEERING

DATA RESTORATION

DATA INTELLIGENCE & DATA MINING

SCIENTIFIC & TECHNICAL SYSTEMS

REAL TIME MONITORING

CUSTOM SOFTWARE DEVELOPER

IMPLEMENT OTS FIREWALL & ANTI-VIRUS

WEB DEVELOPMENT / INTERNET SERVICES / ADVERTISING

IT STAFFING

WEBCASTING / ONLINE FORUMS

MOBILE APP DEVELOPMENT

IMAGING SERVICES

HARDWARE AND SOFTWARE SALES

INTERNET MEDIA SERVICES

COMPUTER HARDWARE RE-SALES

ADVERTISING SERVICES

OFF THE SHELF RE-SALES

TECHNICAL WRITING

INSTRUCTIONAL SERVICES

DOMAIN NAME REGISTRATION

IT TRAINING & EDUCATION

ASP

HIPAA & SOX IT AUDITING

E-COMMERCE / E-TAIL WEB DESIGN

IT PROJECT MANAGEMENT & CONSULTING

WEB HOSTING

SPECIALTY SERVICES

MORE...



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