



Information Technology Combined Liability

A comprehensive, combined Civil Liability Professional Indemnity and Public and Products Product for the Technology Industry. We can also remove the Public and Products Liability component if required.

Broad coverage, competitive pricing and for a broad range of information technology products and services, including but not limited to

- Software and Hardware Resellers
- Software Development (inc 3rd party resellers)
- IT Training and Educational Services
- Defence Contracts
- UI/UX Designers / Front End Developers
- Support Services and Help Desk
- Sales, supply, and development of IT peripherals
- IT Project Management
- Web Design and Application Development
- IT Recruitment and IT Labour Hire Services

Our base product generally cover a broad range of extensions and optional additional covers, including but not limited to

- Up to \$20m Limits
- Vicarious Liability Coverage
- Can include On-hired Services Coverage
- Cover for subcontractors as Insureds
- Continuity of Coverage
- Fraud and Dishonesty Coverage
- Intellectual Property Coverage
- Public Relations Costs
- Loss of Documents
- Loss Mitigation
- Privacy Costs

Information Technology Combined Liability

If it isn't required, we can also consider removing the Public and Products Liability too.

What We Love!

- UI/UX Design / Figma Design
- IT Training and Support
- Computer Rental and Leasing
- Data Entry Services
- Database Developers and Database (non-mission critical)
- Information Retrieval (excluding PHI)
- Graphic Design / Web Design
- Hardware Manufacturers
- Hardware Resellers
- IT Recruitment / Outsourcing of IT staff
- Management Information Systems
- Network Equipment/Service Providers
- ERP and CRM Development
- Pre-packaged Software developers and resellers
- Software Development
- IT Project Management
- Web Development
- Cloud Service Consultants
- Health and Education Tech
- Front End Development

What We Don't Mind :)

- Selective SaaS Products
- Business Automation Providers
- Architectural Design/Mining Design Software and IT related Services
- Cloud Hosting (Selectively)
- Financial Institution Software (non-mission critical)
- Cyber Consultants and Related Cyber Software/Development
- Soft Payment System Developers
- Testing only R&D (non commercialised research)

What We Don't Like!

- Adult Content
- Airlines / Airports
- Billing Software
- Data Aggregators
- Gambling
- Military/Defence Guidance Systems
- Mass Transportation
- Online Exchanges / Trading Platforms
- Payment Processing
- Satellites / Space
- Dating Sites and similar
- Utilities / Energy
- Blockchain Technology
- Control Prevention Equipment
- Customer Relationship Management Software (CRM)
- Enterprise Resource Planning (ERP)
- Internet Service Providers
- Online Gaming Platforms (No IP)
- Robotics / SCADA / PL and Process Engineering
- Commercial Data Centres

Talk to one of our underwriters today, who will be glad to help you on your next risk!

“Contact us”