



INTEGRATED TECHNOLOGY

Insurance for Technology Professional Services

WHY PHLI?

- 20+ years of operating experience in the Management and Professional Liability market with superior service and coverage
- Superior financial strength from AM Best (A++ XV) and Standard & Poor's (A+)
- Dedicated team with over 100 underwriters & claims professionals located across 13 Regional Offices
- Full Admitted Package/Umbrella and Technology Errors & Omissions and Cyber Risk Combined form
- Flexible underwriting approach for complex multifaceted technology organizations
- Bell Endorsement - includes \$50,000 limit each for Business Travel Accident, Kidnap Expense, Identity Theft Expense, Image Restoration, Key Individual Replacement Expenses, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limit for each Conference Cancellation, Fundraising Event Blackout, Political Unrest, and Temporary Meeting Space Reimbursement.

TARGET Classes (SIC Code)

Information Technology (Software and Services)

- 7371, 7372, 7373, 7374, 7376, 7378, 7379, 8243
- Software, Integrated Systems, IT Consulting, IT Staffing, IT Federal Government Contractors, Data Processing, Computer Facilities, Computer Maintenance, Website Design

Computer and Computer Related Equipment

- 3571, 3572, 3575, 3577, 3578, 3579, 5045
- Computers, Computer Devices/Components, Peripheral Equipment, Calculating Equipment, Office Machines, Value Added Resellers

Electronics

- 3625, 3679, 3822, 3823, 3824, 3825, 3829, 3672, 3674, 3651, 3826
- Electronics Components/Devices/Parts, Printed Circuit Board and Semiconductor Design, Audio Visual Equipment, Laboratory Equipment, Aerospace Technology Products/Components

Telecom

- 3661, 3663, 3669, 4812, 4813, 4899, 1731, 8713
- Telecom Hardware Components/Devices, Alarm Integrators, Internet Service Providers, Phone Service Providers, TV/Streaming Service Providers, Surveying Service providers, Satellite Service Providers



CLAIM SCENARIOS

\$125,000 Privacy Breach

An employee for a computer consulting firm lost his laptop containing confidential information for several of the firm's clients.

\$1.1M Breach of Contract

A software/system integration company implemented an office computer system for a client. A claim was filed alleging the system failed to improve productivity and efficiency as promised.

\$150,000 Software Errors

A computer programmer was sued due to alleged errors in a trust accounting software system designed and sold by the Insured.

\$875,000 Malicious Code

A disgruntled employee at a computer consulting and application outsourcing firm released a computer worm directing infected computers to launch a denial of service attack to their clients. The infection caused an 18 hour shutdown of clients' computer systems resulting in extensive costs and expenses to repair and restore their systems, as well as business interruption expenses.

\$471,000 Copyright Infringement

A computer software/hardware developer was sued by their client alleging the Insured misused their proprietary software without prior authorization.

INTEGRATED TECHNOLOGY

KEY FEATURES

- **Property** - Automatic Boiler/Equipment Breakdown, BI/EE, EQSL, Transit, Unscheduled locations, Workplace Violence Lost Income. Additional coverage for Inland Marine, Flood, Earthquake.
- **General Liability** - Automatic \$1,000,000 Premises Damage, \$20,000 Medical Payments, Newly Acquired Organization, Blanket Additional Insured By Contract and Independent Contractors
- **Auto** - Automatic Rental Reimbursement, Towing, Loss of Use, Fellow Employee, Waiver of Subrogation, OEM Parts
- **Umbrella** - Capacity up to \$10,000,000 for select risks
- **Technology E&O and Cyber Risk**
 - Combined form offering 5 Liability Coverages and 5 1st Party Cyber Coverages + 37 additional customized coverages and endorsements
 - Enterprise-wide coverage for Technology Services and Products
 - Media Liability, Privacy Regulation, Bricking, Extortion, Cyber BI/EE, Security Event Costs, Cyber Terrorism
 - Worldwide coverage territory
 - Claim Expense inside or outside the Limit of Liability
- **Complimentary Coverages Available** - Directors & Officers, Employment Practices, Fiduciary, and Crime

SUBMISSION REQUIREMENTS

- Completed E&O/Cyber application
- Completed Acord applications (Package Coverages)
- Currently valued 3 year loss runs
- Copy of standard client contract and/or license agreements
- Most recent financial statement/audit
- Resumes of key personnel, if applicant in operation < 3 years

RISK MANAGEMENT SERVICES

- PHLYTrac Telematics service available at no cost to all PHLY accounts with Auto coverage
- PHLYSense water and temperature early warning sensor system available at no added cost to all PHLY accounts with Property coverage
- Free online interactive Defensive Driver Training course and examination
- Discounted MVR/Background checks through best-in-class vendor
- Risk Control consultation to identify risk reduction opportunities
- Risk Management Hotline through McCalmom Group, a nationally recognized law firm, available to all insureds

Cyber Liability Risk Management Services – eRisk Hub™ (if Cyber Liability is purchased)

- As a Cyber Security Liability policyholder, you will receive complimentary access to the eRisk Hub™ portal, powered by Net Diligence. eRisk Hub™ provides tools and resources to help you understand the exposures, establish a response plan, and minimize the effects of a breach on your organization.

ABOUT US

Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial property/casualty and professional liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading property/casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines | Management & Professional Liability | Personal Lines

AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

CONTACT US:

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com

Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |

MasterCard, Visa, Discover, American Express, electronic checks



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