



# Technology

## Errors & Omissions

### Highlight Sheet

For a quick analysis the following items should be reviewed. All the important items are not included in this list and each policy form should be carefully reviewed.

#### Why would your clients need a Technology policy?

- Clients can sue for negligence in providing professional services
- GL policies exclude professional services
- Programming errors, improper system installation/integration, hardware maintenance, allegations of copyright infringement, transmission of a virus, and unauthorized access to a clients system are areas of exposure for Technology service providers

#### With access to several carriers, coverages may include:

- Defense costs outside the Limit of Liability
- Duty to Defend wording
- Personal Injury Coverage available
- Intellectual Property Coverage available
- Unauthorized Access Coverage available
- Malicious Code (Virus) Coverage available
- Definition of Professional Services includes programming, website design, software development, system design, installation and integration, database management
- Security of A++ Carriers

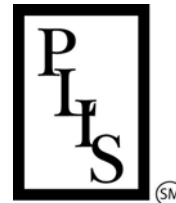
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