

SME Pro Liability Insurance: Technology Services

As reliance upon the internet and technology increases, small to mid-sized Information Technology specialists are especially vulnerable to lawsuits arising from programming errors, loss of data, failure to provide solutions in a timely fashion and failure to perform professional services. Such lawsuits, even if successfully defended, can lead to loss of reputation and financial ruin.

American Insurance Professional's Technology Services product is specifically constructed to provide liability protection for the unique exposures that small IT firms face in today's business climate.

Sample classes accepted:

- General technology consulting (ERP, CRM, Security, E-Commerce)
- Integrators of hardware, software and system
- Systems Architecture and Engineering
- Internet and application service providers
- E-Commerce
- Data processors
- Software developers
- Electronic equipment and component manufacturing
- Website Designer

Coverage features include:

- Standard Coverage Grant Includes:
 - Technology E&O
 - Electronic Media Liability
 - Privacy and Network Security Liability
- Duty to Defend
- Broad definition of Information Technology Services and Products
- Modified Claims Expenses Outside the Limit Coverage for most classes
- Coverage for Independent Contractors Included
- Automatic Additional Insured coverage for clients, who require such status under written contract
- Mediation deductible credit.
- Supplemental Payments
- Contractually Agreed Fees coverage

Coverage Extensions include:

- Contingent Bodily Injury-Property Damage claims
- Contingent Third Party Discrimination claims
- Contingent Copyright Infringement claims
- Privacy and Data Breach Expenses
- Fees, costs and expense coverage for:
 - Disciplinary and Licensing Proceedings
 - Crisis Events
 - Pre-Claim Assistance
 - Subpoena Assistance

*Specialists in providing
peace-of-mind protection
for professionals.*

Built on a commitment to professionalism and integrity, American Insurance Professionals is dedicated to providing comprehensive coverage, together with exceptional service and expert claims support — strengthening the foundation for a superior product.

The liability faced by the professionals we insure is of a personal nature, and maintaining professional liability coverage is vital.

Current Professional segments written include:

- Real Estate Services
- Consultancy Services
- Appraisers and Inspectors Services
- Technology Services
- Miscellaneous Professional Services

Primary and Excess

A- (Excellent) Rated

Please send submissions to:
Submissions@aminspro.com



American Insurance
★ ★ Professionals ★ ★

A Division of Norman-Spencer