



MicroTek Pak — Small Technology Business Errors & Omissions and Professional Office Package

Big coverage for small tech firms

WHY YOU NEED ERRORS & OMISSIONS COVERAGE?

- ▶ The majority of the services that you provide need Professional Liability coverage
- ▶ Your clients can sue you for negligence in providing professional services, regardless of fault. Even frivolous lawsuits can incur significant defense costs
- ▶ General Liability policies exclude professional services. Errors and Omissions Insurance is the only way to protect your company
- ▶ Many professionals purchase Professional Liability coverage simply to fulfill a contract requirement, but real world risks exist which can threaten the very existence of a business
- ▶ Programming errors, improper system installation/integration, and hardware maintenance are important areas of exposure for Technology service providers
- ▶ Allegations of copyright infringement, transmission of a virus, or unauthorized access to a client's system due to your error can result in losses in excess of \$100,000. Can you afford to pay for your clients' economic losses that result?
- ▶ Our MicroTek form combines General Liability and Errors & Omissions into one policy, eliminating potential coverage disputes between separate Professional and General Liability carriers

Why you should purchase the United States Liability Insurance MicroTek Policy:

The following are important coverages to have in your policy. Check to make sure you have all of these features.

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Professional Liability, General Liability, Property and Business Income coverage in one policy	✓	?
Bodily Injury arising out of professional services	✓	?
Malicious code coverage	✓	?
Unauthorized access coverage	✓	?
Personal injury coverage	✓	?
A.M. Best rated A++ carrier	✓	?
Full prior acts coverage	✓	?
Free Access to Technology Resource Center	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



eRisk Hub™ - Free Service Provided to All Technology E&O policyholders

Along with your policy, you will receive instructions on how to access the portal, register with eRisk Hub™ and begin to use this benefit that is **valued in excess of \$1,200 a year!**

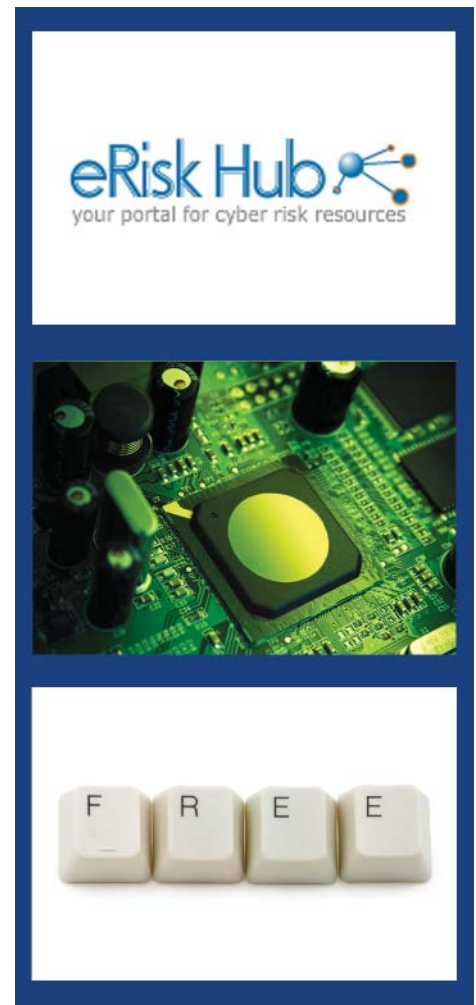
KEY FEATURES OF THE ERISK HUB™ PORTAL:

- ▶ **News Center** – cyber risk stories, security and compliance blogs, security news, risk management events and helpful industry links
- ▶ **Incident Roadmap** – suggested steps to take following a network or data breach incident
- ▶ **Risk Management Tools** – assists you in managing your cyber risk including a self-assessment, and state breach notification laws
- ▶ **eRisk Resources** – a directory to quickly find external resources with expertise in pre- and post-breach disciplines
- ▶ **Learning Center** – best practices and white papers written by leading technical and legal experts

MANAGED BY NETDILIGENCE

- ▶ Using proprietary tools anchored in proven risk management principals, NetDiligence provides a full range of enterprise-level information security, e-risk insurability and regulatory compliance assessment and testing services. NetDiligence supports and is endorsed by some of the world's largest network liability insurance underwriters.

We are excited to provide this FREE service to our Technology Errors & Omissions policyholders.



*The services described are not insurance and do not constitute an offer or commitment to provide insurance for any or all of the identified exposures. Read the quote carefully and talk to your agent/broker about the terms and conditions of the insurance being quoted.