

Technology and Software Service Providers

Coverage Analyzer

Compare The Hartford's Coverages

As a successful technology business owner, you know what your customers mean by value. The Hartford invites you to compare the value of our coverages designed specifically for technology and software service providers like yours against those policies offered by the competition. While we offer far too many coverages to list here, we have highlighted some key features of those coverages that might be important for your business.

Built-In Policy Highlights of Interest for Technology and Software Service Providers

With The Hartford's Spectrum® Special Form Business Owner's Policy, you're covered for a wide range of liability and property risks tailored to technology and software service providers. Your Spectrum policy contains coverage to repair or replace your building and any equipment, including your valuable computer equipment, furniture or fixtures that you own, as well as legal liability protection against claims of injury or damage caused to others by you or your employees. Here is a small sampling of coverages included automatically in Spectrum's Special Form.

Base Policy Coverages You May Need	Spectrum Offers	Is It in Your Current Policy?
Business Income	Actual Loss Sustained up to 12 months	
Extra Expense	Actual Loss Sustained up to 12 months	
Business Liability	\$1,000,000 limit with an option for a \$2,000,000 limit	
Equipment Breakdown	Up to Property limit selected	
Money & Securities	\$10,000 limit inside/\$5,000 outside	
Tenant Glass	\$25,000 limit	
Valuable Papers & Records	\$10,000 limit	

Custom Built Coverage

Your Spectrum insurance program can be further customized to provide the coverage your individual business needs. The Hartford offers over 100 optional coverages that can be added to Spectrum. Here are some that may be particularly valuable to businesses like yours.

Technology Errors & Omissions*

The Hartford's FailSafe® suite of three professional technology liability products offers the right coverage to fit your business needs.



FailSafe MEGA

In most states, you now have the option of attaching Professional Liability to your Spectrum Business Owner's Policy. FailSafe MEGA provides Technology Errors & Omissions coverage up to a \$1 million limit. A streamlined application along with a single bill saves you time and effort. Designed specifically for small business, FailSafe MEGA provides affordable premium and retention levels. Moreover, you benefit from expert Professional Liability claims handling from the same carrier that handles your Business Liability. Now you can have all your business insurance needs met by your local agent and backed by the strength of The Hartford.

FailSafe GIGA and FailSafe TERA

If you require higher limits or specialized coverages such as third party security risk or intellectual property infringement coverage, our monoline FailSafe policies are available to meet these needs.

Ask your agent which FailSafe policy is right for you.

Super Stretch for Technology & Software Service Providers

Talk to your agent about our Super Stretch for Technology & Software Service Providers, which was created for businesses like yours. It offers many coverages at a savings as compared to the price you would pay to buy them individually. Listed below are just some of the major coverages included in Super Stretch for Technology & Software Service Providers that may be important to your business.

Coverages You May Need	Super Stretch for Technology and Software Service Providers	Is It in Your Current Policy?
Accounts Receivable (On- and Off-Premises Exposures) Computers & Media Debris Removal Personal Property of Others Temperature Change Valuable Papers & Records (On- and Off-Premises Exposures)	A blanket limit of \$250,000 at each described location for these coverages.	
Backup of Sewers & Drains	Included within Covered Property Limit	
Business Income from Dependent Properties	\$50,000 limit	
Business Income – Newly Acquired Properties – 180 days Maximum	\$500,000 limit	
Business Income Extension for Off-Premises Utility Services	\$50,000 limit	
Claims Expense	\$10,000 limit	
Computer Fraud	\$5,000 limit	
Employee Dishonesty/ERISA	\$25,000 limit	
Forgery	\$25,000 limit	
Laptop Computers Worldwide*	\$10,000 limit	
Newly Constructed or Acquired Buildings – 180 Days Maximum	\$1,000,000 limit	
Newly Constructed or Acquired Business Personal Property – 180 Days Maximum	\$500,000 limit	
Off-Premises Utilities Services – Direct Damage	\$25,000 limit	
Outdoor Signs	All	
Personal Effects	\$35,000 limit	

*Not covered if checked as baggage.

(continued)

Super Stretch for Technology & Software Service Providers *(continued)*

Coverages You May Need	Super Stretch for Technology and Software Service Providers	Is It in Your Current Policy?
Property Off-Premises	\$50,000 limit	
Salesperson's Samples	\$25,000 limit	
Transit – Property in the Care of Carriers for Hire	\$25,000 limit	
Valuable Papers – Prototype Design	\$25,000 limit	
Web Site Business Income	\$50,000 limit/7 days	

Optional Highlights for Technology & Software Service Providers

If your business has insurance needs beyond our Spectrum and Super Stretch for Technology & Software Service Providers, an extensive portfolio of Spectrum optional coverages is available. Here are some samples.

Optional Coverages You May Need	Options Spectrum Offers	Options in Your Current Policy?
Accounts Receivable	Limits available up to \$1,000,000	
Computers & Media	Limits available up to \$1,000,000 (includes coverage for equipment, data, software and losses due to virus damage)	
Employee Benefits Liability	\$300,000 limit (Limits available to \$2,000,000)	
Employee Dishonesty/ERISA*	Limits available up to \$250,000	
Employment Practices Liability Insurance*	\$1,000,000 limit (Options available)	
Full Value Replacement Cost		
Hired and Non-Owned Auto	Same limit as your Business Liability	
Hired Car Physical Damage	Limits available up to \$50,000	
Installation Coverage	Limits available up to \$100,000 per job site, maximum 5 sites	
Product Recall & Replacement Coverage for Electronics Manufacturers	\$25,000 or \$50,000 per occurrence limit with an annual aggregate limit twice that	
Transit Coverage	Limits available up to \$100,000	
Valuable Papers & Records	Limits available up to \$1,000,000	
Umbrella	Limits from \$1,000,000 to \$10,000,000 (Not including E&O)	

* Available in most states

This information sheet outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully for any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail.