

FailSafe® Technology Liability

*Professional liability crash protection designed exclusively
for technology businesses.*

These days, any business *could* be sued. But technology companies are especially prone to lawsuits — and those lawsuits can be particularly costly. Consider what would happen if your technology firm was found legally liable for a financial loss because:

- A bug in a software program you produced caused a client's server to crash.
- The equipment you installed for your biggest customer didn't work.
- The Web site you designed for one customer too closely resembled its key competitor's site.

In situations like these, you'd want to know you were protected by a sound insurance program.

At The Hartford, we believe that a complete insurance program for technology businesses includes professional liability coverage. That's why we developed the FailSafe suite of professional liability policies designed especially for virtually any sized technology company. Better yet, these coverages complement the standard insurance packages The Hartford offers for your business.

Coverage that Can Grow with You

Because no two technology companies are alike, The Hartford addresses varying degrees of insurance needs with three increasingly robust FailSafe products. This suite of products is designed to evolve with your company's changing needs. So as your firm grows, you can migrate from one FailSafe product to another.

FailSafe MEGA

FailSafe MEGA is ideal for small technology companies with less than \$5 million in revenues. It is designed for the following types of services:

- Development, sales, installation, integration and/or maintenance of:

- Hardware
- Packaged software
- Custom software
- Consulting services
- Web site design
- Systems outsourcing/systems facilities management/administration
- Application services/leasing (ASP, MSP, etc.)
- E-commerce application development

FailSafe MEGA provides E&O coverage in case someone claims:

- You were negligent in fulfilling your duties because of something you allegedly did wrong or failed to do.
- Your technology services did not perform as intended.

FailSafe GIGA

FailSafe GIGA is a monoline E&O policy including breach of warranty coverage. It is designed for the following types of services:

- Development, sales, installation, integration and/or maintenance of:
 - Hardware
 - Packaged software
 - Custom software
- Consulting services
- Internet access
- Web site design/hosting
- Systems outsourcing/Systems facilities management/administration
- Application services/leasing (ASP, MSP, etc.)
- E-commerce application development



FailSafe TERA

FailSafe TERA is a robust technology liability policy that includes specified E&O, as well as:

- **Specified content**, which covers copyright, trademark infringement, and plagiarism.
- **Specified security**, which encompasses failure to prevent unauthorized access, and denial of service.
- **Specified personal injury**, which protects you against claims of libel, slander, and invasion of privacy.

FailSafe TERA is designed for the following types of services:

- Development, sales, installation, integration and/or maintenance of:
 - Hardware
 - Packaged software
 - Custom software
- Consulting services
- Internet access
- Web site design/hosting
- Systems outsourcing/Systems facilities management/administration
- Application services/leasing (ASP, MSP, etc.)
- E-commerce application development

Additional FailSafe Benefits

What also makes FailSafe particularly appealing for technology companies is that it:

- Provides protection based on when claims were first made and reported.
- Includes subsidiaries in the definition of “insured”.
- Specifies coverage for independent contractors and clients.
- Provides universal coverage.
- Offers insurance limits of up to \$10 million (GIGA and TERA only).

If you think you could benefit from the array of coverages FailSafe offers, contact your Hartford Sales Representative. Or, visit us at www.hfpinsurance.com/tech/tech.htm.

This document is a general overview of the types of accounts written under the FailSafe program. Read the policy to determine what coverage is actually granted. For full details on coverage and eligibility, contact your Hartford Sales Representative.