

Zurich Pro Plus for Technology Companies

Technology companies are innovating at unprecedented levels. Cloud computing, big data, mobile technology, the Internet of things and emerging technologies can quickly shift a technology company's business model, its products and services, its global connectivity... and its risks. As a result, a traditional insurance program is not enough.

Mid-sized technology companies, especially, could benefit from a truly global insurance program that is handled by one insurer—offering them the coverage they need and the simplicity they can't do without. Our Pro Plus policy for technology companies does just that.

It combines Errors and Omissions, and Security and Privacy coverage in one policy, with unique added benefits like automatic media liability coverage and international coverage with foreign placements when needed—all designed to help technology companies operate and grow their business with more confidence. More specifically we offer:

- A multiline approach with one insurer, which supports a comprehensive view of risk, provides a single point of contact for our brokers, and aims at simplifying the claims adjustment process
- True global coverage with transparent underwriting processes and insurance programs that provide greater alignment with global licensing laws and tax regulations
- Extensive professional liability expertise, as one of the largest providers of professional liability coverage

Pro Plus insurance

Errors & Omissions (E&O)

Zurich's Pro Plus E&O helps address the needs of a broad range of technology companies with the flexibility to choose coverage that works best for them.

Advantages of Zurich's Pro Plus E&O:

- Automatic media liability coverage
- Claims made coverage—available by endorsement
- Definition of content extends to software and source code
- Punitive and exemplary damages are insured according to the law of the jurisdiction most favorable to their insurability
- 25 percent automatic acquisition threshold
- 50/50 hammer clause includes defense and damages
- Worldwide coverage where legally permissible
- Can be written on a monoline basis through the specialties group or a multiline basis through the technology group

System security and privacy liability

Zurich's Pro Plus policy helps technology companies manage the financial and reputational risks of a data breach.

Advantages of Zurich's Pro Plus Security and Privacy

- Access to NetDiligence[®] eRisk Hub^{®*}—a one-stop shop to help respond to privacy events
- Defense costs for covered privacy-related regulatory proceedings
- Can provide coverage for acts committed by rogue employees
- Consumer redress fund coverage following a privacy breach
- Privacy breach costs can include forensic investigation, legal and public relations expenses, notification expenses and credit monitoring services

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Zurich

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