

FAILSAFE® COVERAGE ANALYZER.

The Hartford's suite of professional liability policies are designed to address the broad array of coverage needs for technology businesses, regardless of size or complexity.

	FailSafe MEGA*	FailSafe GIGA*	FailSafe TERA*	Other carrier's program
GLITCHES				
Negligent act, error or omission	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Failure of the technology services to perform as intended	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Breach of warranties or representations	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Denial or disruption of service, unauthorized access or use, repudiation of access, tampering with or introducing malicious code	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Failure to prevent disclosure of nonpublic personal information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Failure to prevent disclosure of nonpublic corporate information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Infringement of copyright, title, slogan, trademark, trade name, trade dress, service mark or service name	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Plagiarism or misappropriation of ideas	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Misuse of an intellectual property right in content	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Libel, slander, product or service disparagement, trade libel, infliction of emotional distress, outrage or outrageous conduct	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
False light, public disclosure of private facts, intrusion and commercial appropriation of name or likeness	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Wrongful entry or eviction, trespass, eavesdropping or other invasion of the right of private occupancy	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Malicious prosecution or false arrest, detention or imprisonment	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Negligent supervision of rogue employee	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
FIRST-PARTY DATA PRIVACY WRONGFUL ACTS COVERAGE				
Notification expenses including voluntary notification	*	optional	optional	<input type="checkbox"/>
Crisis management expenses	*	optional	optional	<input type="checkbox"/>
Data privacy regulatory and credit monitoring expenses	*	optional	optional	<input type="checkbox"/>
Cyber investigation expenses	*	optional	optional	<input type="checkbox"/>
Cyber extortion expenses	n/a	optional	optional	<input type="checkbox"/>
CORE POLICY FEATURES				
No Contractual Liability Exclusion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
"Most favorable venue" for punitive, exemplary and multiplied damages, where applicable	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for employee lawsuits for failure to prevent identity theft	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Single comprehensive professional liability form (versus a modular format that segregates coverage with isolated definitions, exclusions and conditions)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for copyright violations of software code	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No Liquidated or Multiplied Damages Exclusion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Soft Hammer 50/50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specific coverage extension for independent contractors	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Additional insured status for clients when required by contract	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Claims Made policy form	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Policy is not subject to audit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Enterprise-wide services coverage is available	n/a	optional	optional	<input type="checkbox"/>

* Available through The Hartford's Spectrum® Data Breach Endorsement.

LEARN MORE:

For more information about The Hartford's technology industry solutions, contact your Technology & Life Science Practice underwriter or visit THEHARTFORD.COM/TECHNOLOGY.

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THE HARTFORD

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