

## FAILSAFE® COVERAGE ANALYZER

**Everyone covers Technology E&O, Media Liability and Cyber – but differences in how we cover it matter to your client.**



Most of your clients' business is governed by some form of contract. These range from service to licensing agreements, and often include many other contract types. While they can protect your clients, they can also expose them to complex risks when things don't go as planned.

Fortunately, when your clients choose a FailSafe® policy from The Hartford, they can count on stronger protection and more choices than competing policies offer. FailSafe is a professional and cyber risk policy designed to address the broad array of coverage needs for technology businesses.

See how we stack up against the competition.

### WILL YOUR CLIENT'S CARRIER COVER THESE NEEDS? (WE DO.)

Just a few examples of how The Hartford can be relied on for losses arising from contractual issues.

- Defense and paid damages if:
  - » You fail to perform as contracted
  - » You're sued by a client or vendor because they were sued
  - » Your work or product is delayed
- Coverage for a liquidated damages provision.
- Payment of a contractual penalty triggered by a complaint.
- Payment for a client's cost to fix, recall, replace or re-perform your work (products or services) if deficient or defective.
- Coverage for software or copyright infringement, whether or not in the course of providing professional services.
- A choice of which policy from The Hartford pays first (property, GL or standard lines) if a claim triggers several at once.

### ADDING KNOWLEDGE, CONVENIENCE AND VALUE TO THE POLICY

All FailSafe policyholders can take advantage of these features, delivered by our experienced team of technology-industry underwriters:

- Access to [The Hartford Cyber Center](#), featuring both preventive and responsive services delivered through our experienced partners.
  - » Preventive services, including a combination of self-service and consultation with experienced professionals. They can help you tailor controls for your business that reduce your susceptibility to loss and help you comply with applicable laws and standards.
  - » Responsive services, including the [Incident Roadmap](#), a Hartford First Response protocol mobilized when you have an event. It minimizes the likelihood of potentially costly missteps, helping you reduce the likelihood and severity of losses, and impact on your reputation.
  - » Contract review services for professional, media and cyber liability, including one free vendor contract review. This helps you to avoid assuming liability unintentionally.
- Faster and easier ways to obtain coverage via:
  - » The Hartford's [Small Business Portal](#)
  - » Our new [FailSafe application](#)
- 24/7 claims hotline staffed by an experienced technology and cyber claims team qualified to oversee claims and breach events.



#### WHY THE HARTFORD?

For 200+ years, The Hartford has been helping businesses prevail. We've won their confidence with claims service that recently rated 4.7 out of 5 stars. And we've been named among the World's Most Ethical Companies® ten times by the Ethisphere Institute.

## COMPARE FAILSAFE TO THE POLICIES OF OTHER CARRIERS

The Hartford's FailSafe professional, cyber and media risk policies address a broad array of coverage needs. How do other insurance carriers compare to The Hartford? FILL OUT THE CHECKLIST.

	FailSafe	Other Carrier's Programs
<b>WRONGFUL ACTS</b>		
<b>Professional Liability Coverage for errors and omissions*</b>		
• No contractual liability exclusions	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Affirmative coverage for unintentional breach of contractual reps and warranties	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Affirmative coverage for failure to perform as advertised or per contract terms	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Data Privacy and Network Security Liability Coverage</b>		
• Security liability for activities on an insured's computer system or network, including those of a third-party cloud provider (not limited to professional services)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Media Liability (includes advertising injury and not limited to professional services)</b>		
• For anything you publish	optional	<input type="checkbox"/>
• In any venue on or off line	optional	<input type="checkbox"/>
• Even if unrelated to your product or service	optional	<input type="checkbox"/>
• IP infringement includes SW © and all marks and brands	optional	<input type="checkbox"/>
• Includes PI	optional	<input type="checkbox"/>
<b>FIRST-PARTY COVERAGE</b>		
<b>Breach Expenses</b>		
• Crisis management expenses	optional	<input type="checkbox"/>
• Cyber investigation expenses	optional	<input type="checkbox"/>
• Notification and identity protection expenses	optional	<input type="checkbox"/>
<b>Liability</b>		
• Data privacy regulatory expenses	optional	<input type="checkbox"/>
• PCI expenses	optional	<input type="checkbox"/>
<b>Extortion</b>		
• Cyber extortion expenses	optional	<input type="checkbox"/>
<b>Business Interruption and Data Loss</b>		
• Business interruption loss	optional	<input type="checkbox"/>
• Dependent business interruption loss	optional	<input type="checkbox"/>
• Data restoration expenses	optional	<input type="checkbox"/>

### PARTNER WITH A LEADER.

For more information about The Hartford's technology industry solutions, contact your Technology & Life Science Practice underwriter.

\*Enterprise services expressly do not include any violations of law, rule or regulations related to one's status as, or any performance or failure to perform services as an accountant, architect, civil or structural engineer, dental or medical health care professional, insurance agent or broker, lawyer, mortgage broker or banker, real estate agent or broker, or surveyor.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify 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. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of June 2018.

In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.

18-0231 © June 2018 The Hartford



Business Insurance  
Employee Benefits  
Auto  
Home