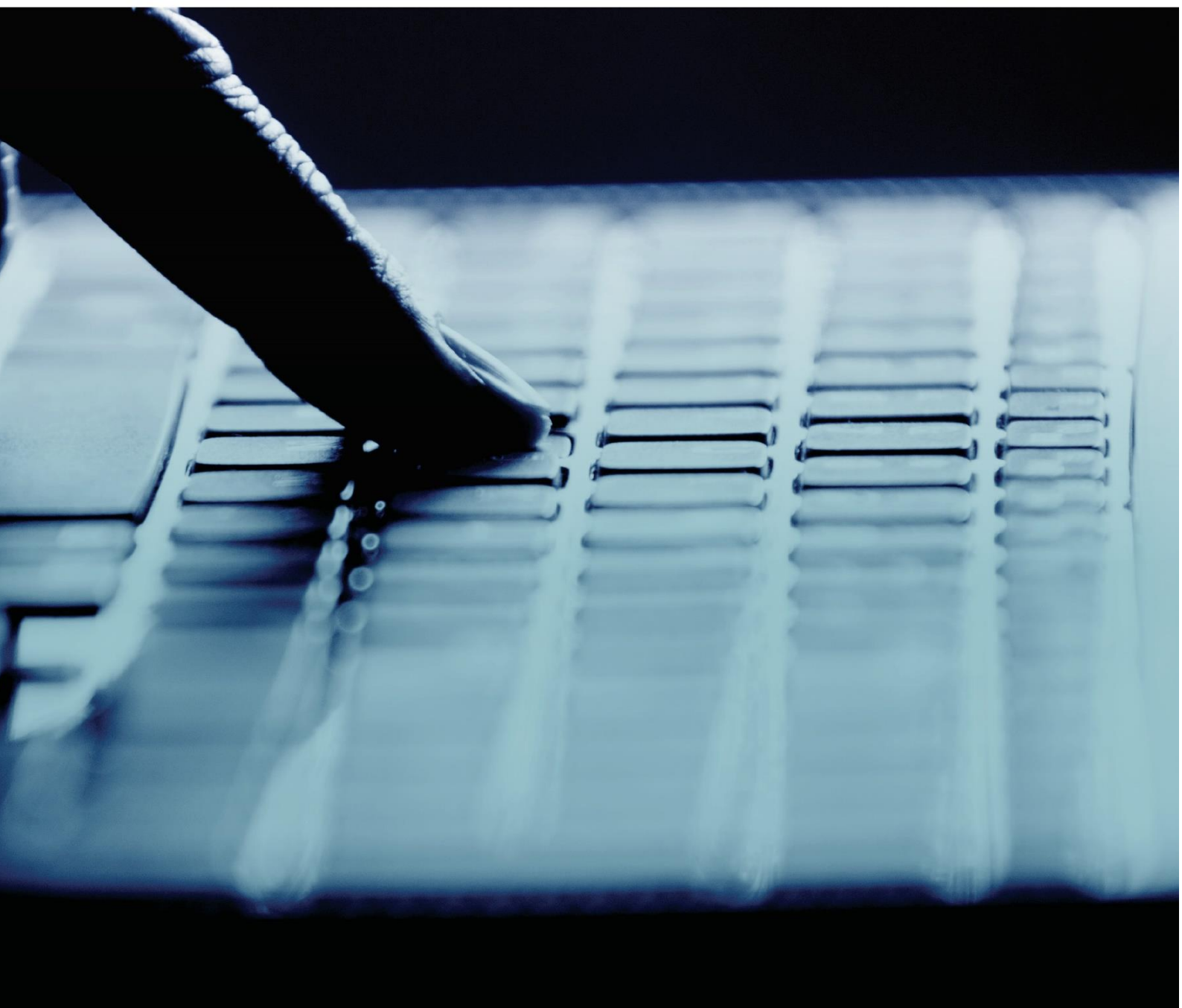


about

TECHNOLOGY PROFESSIONALS

COMBINED LIABILITY INSURANCE PACKAGE HIGHLIGHTS



about | TECHNOLOGY PROFESSIONALS

The **about** Technology Professionals combined liability package offers an innovative solution for small self-employed IT Professionals, through to large Information Technology companies.

The policy provides the benefits of two broad sections in a single package which has been tailored to the specific needs of the Information Technology industry.

The relevant coverage sections include Professional Indemnity and General Liability, which can be taken as a total package solution or alternatively may be taken on a standalone basis.

APPETITE

about Technology Professionals combined liability package offers broad coverage and caters for an extensive range of activities including, but not limited to the following:

- Hardware Installation/Maintenance
- Telecommunication and Network Services
- Games Development
- Software Installation
- Software Sales
- Consultancy Services
- Data Processing
- Cloud Services
- IT Project Management
- Internet Service Provision
- Supply & Sale of Hardware
- App Development
- Software Development
- Software Integration
- Website Design
- Application Service Provision
- General IT Consultancy
- Website Hosting
- Education and Training
- Provision of IT Contractors

PACKAGE SECTIONS

Section 1 - Broadform General & Products Liability

Limits up to \$20,000,000 any one claim or series of claims, and in the aggregate for Products Liability

Section 2 - Professional Indemnity

Limits up to \$20,000,000 any one claim and in the aggregate plus reinstatement(s)

SECURITY

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GENERAL & PRODUCTS LIABILITY COVERAGE HIGHLIGHTS	
INSURING CLAUSE	Covers legal liability in respect of personal injury; property damage; and advertising injury
AUTOMATIC EXTENSIONS	<p>Supplementary Payments \$250,000 sub-limit for legal costs incurred by the insured at a Coronal Inquest, Inquiry, Royal Commission and/or Government Enquiry arising out of any alleged breach of statutory duty or hearing of a disciplinary nature</p> <p>Claims Preparation Costs and Expenses \$25,000 sub-limit for reasonable professional fees and such other costs and expenses incurred for the preparation of any claim</p> <p>Care, Custody & Control \$250,000 sub-limit</p> <p>Limitation of Liability Contracts</p>
OPTIONAL EXTENSIONS AVAILABLE	<p>North America legal liability in respect of personal injury and/or property damage that arises out of any products exported to North America with the insured's knowledge</p> <p>Contractual Liability can be extended to include liabilities assumed under the contracts specifically designated if required</p> <p>Proportionate Liability coverage is available</p> <p>Product Recall Expenses</p>
TERRITORIAL LIMITS	Worldwide except North America

PROFESSIONAL INDEMNITY COVERAGE HIGHLIGHTS	
CIVIL LIABILITY INSURING CLAUSE	<p>Cover provided under the Insuring Clause, in respect of the conduct of the professional services includes:</p> <ul style="list-style-type: none"> • breach of duty (including a fiduciary duty) • breach of privacy or confidentiality • breach of warranty of authority committed in good faith • unintentional defamation • unintentional infringement of any intellectual property rights • contraventions of the misleading and deceptive conduct and corresponding consumer protection provisions
AUTOMATIC EXTENSIONS	<p>Claims Preparation Costs and Expenses \$25,000 sub-limit</p> <p>Civil Compensatory Orders or Civil Penalties \$250,000 in respect of any one claim and \$500,000 in the aggregate</p> <p>Continuous Cover where policy remained with About, allowing for late reported circumstances in certain instances</p> <p>Court Attendance Costs compensation for attending court as a witness in connection with a claim notified</p> <p>Emergency Costs Advancement within 30 days of receipt and approval</p> <p>Estates, Heirs, Legal Representatives and Assigns definition of Insured extended to include under the Policy</p> <p>Extended Notification Period additional 60 days granted for acts or omissions committed prior to expiry of insurance</p> <p>Fraud, Dishonesty or Intentional Acts included</p> <p>Sub-Contractors and Agents cover extended to civil liability against any consultant, sub-contractor or agent under the direct control and supervision of the named insured or any subsidiary</p> <p>Investigation Costs and Expenses \$500,000 sub-limit</p> <p>Joint Ventures insured's joint and individual civil liability arising from the insured's participation in a joint venture</p> <p>Licensee Intellectual Property Rights</p> <p>Limitation of Liability Contracts cover extended where insured has limited the liability of parties via a contract</p> <p>Loss of Documents \$500,000 sub-limit</p> <p>Mitigation Costs and Expenses \$100,000 sub-limit for direct costs and expenses</p> <p>Newly Acquired or Created Subsidiaries definition of Insured extended to any subsidiary acquired or created by the named insured for a period of up to 60 days</p>

	<p>Principal's Indemnity to the extent that it is contractually required of the insured, we will also indemnify any insured's principal for any loss arising out of any claim for civil liability made against such insured's principal resulting from the conduct of on behalf of the insured</p> <p>Public Relations Expenses \$100,000 sub-limit</p> <p>Run-off cover will continue until the expiry date in the event that any insured entity ceases to exist or is subject to an insolvency event</p> <p>Spousal Liability spouse's legal liability for loss is treated as the liability of the insured</p> <p>Vicarious Liability for Consultants, Sub-Contractors and Agents cover for consultants, sub-contractors or agents of the insured for which the insured is legally liable in respect of the conduct of the professional services</p>
OPTIONAL EXTENSIONS AVAILABLE	<p>Contractual Liability cover is available for civil liability arising out of contractual indemnity or hold harmless provisions of designated contracts</p> <p>Fidelity Guarantee up to \$500,000 sub-limit available for loss of money</p> <p>Multi-year Run Off after merger, takeover, sale, winding up of the Insured available in the event of a merger, takeover, sale or winding up</p> <p>Previous Business coverage for the Insured's principals for claims resulting from their work performed at prior business</p> <p>Proportionate Liability cover provided for an Insured having contracted out of the operation of proportionate liability legislation</p> <p>Pre-Acquisition Liability cover can be extended for newly acquired or created subsidiaries</p>
TERRITORIAL LIMITS	Cover extends to anywhere in the world excluding the USA and Canada
JURISDICTION	Commonwealth of Australia
REINSTATEMENT OF POLICY LIMIT	Standard wording provides one (1) reinstatement. Additional reinstatements can be added
COSTS IN ADDITION LIMIT OF INDEMNITY	The standard limit is Costs Exclusive
COSTS INCLUSIVE DEDUCTIBLE	The standard deductible is Costs Inclusive. Costs Exclusive available upon request
ADDITIONAL COVERAGES AVAILABLE	<p>Extended Continuous Cover subject to certain conditions, continuous cover may be backdated</p> <p>Waiver of Subrogation Extension is available</p>

The **about** Underwriting team comprises technical and experienced personnel who are dedicated to providing exceptional service standards.

CONTACT US

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The information is purely a summary of the policy features which can be made available. Each submission will be reviewed individually by Underwriters. Therefore please refer to the individual policy schedule for full details of all terms & conditions applicable to the coverage.