

# **Product Profile**

## **Professions TechGuard**

TechGuard allows brokers to combine their IT clients' professional, employers' and public/products liability needs into a single insurance product. These covers are supported by additional covers and services that broaden protection and help a wide variety of technology-based companies better control their operational risks.

### Covers

## **Professional Liability**

- Claims made
- · Any One Claim Limit
- Civil Liability
- Unintentional Infringement of Intellectual Property Rights
- Dishonesty of Employees
- Defamation
- Technology Product Advice
- Worldwide Territorial Limits
- Defence Costs in Addition to the Policy Limit
- Retention not applicable to Defence Costs

## Extensions

- Compensation for Court Appearance
- Data Rectification (1st party) up to £100,000

## Employers' Liability

- Defence costs £5m aggregate in addition to limit of indemnity
- Transfer of Undertakings (Protection of Employment)
- · Regulations (TUPE) given as standard
- Wide definition of employee
- Medical and Vocational Rehabilitation at no extra premium cost
- Health and Safety loss control
- 24 hour/365 day claims 'Reportline' facility
- Serious Accident Response Service

## Public/Product Liability

- £5m aggregate defence costs in respect to Corporate
- · Manslaughter in addition to the limit of indemnity
- · Wide cover as standard, including Legionella

### Main Exclusions

### All sections

- · Product recall and repair
- · Patent and trade secrets
- USA/Canada jurisdiction (Available as a cover option)

## **Professional Liability**

- Mechanical breakdown of hardware
- Misdeeds
- Anti-trust

## **Public and Products Liability**

- Motor
- Professional Liability

## **Employers' Liability**

Offshore activity

## Underwriting Information (for Primary)

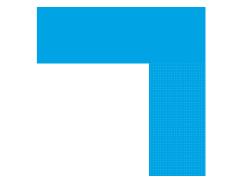
- AIG Technology Proposal Form or suitable alternative
- Full details of the nature an end use of the software

## **Primary Limits**

Professional Liability Up to £15m Employers' Liability Up to £70m Public/products Liability Up to £70m

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## Birmingham

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### Bristol

Ten Victoria Street Bristol BS1 6BN Tel: 0117 329 1065

## Chelmsford

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2-8 Altyre Road, Croydon Surrey CR9 2LG Tel: 020 8681 2556

## Glasgow

Centenary House 69 Wellington St Glasgow G2 6HJ Tel: 0141 303 4400

5th Floor Gallery House 123-131 The Headrow Leeds LS1 5RD Tel: 0113 242 1177

## Manchester

4th Floor, 201 Deansgate Manchester M3 3NW Tel: 0161 832 8521

## Newcastle

Suite 442, 4th Floor, Collingwood House 38 Collingwood Street Newcastle upon Tyne NE1 1JF Tel: 0191 206 4091

Reading Soane Point, 6-8 Market Pl Reading RG1 2EF Tel: 0118 964 2600

## **Broker Facts**

Growing Target Market	With over 70,000 IT companies within the UK, this is a large market. We know that as many as half do not buy professional liability, perhaps because they underestimate the potential levels of exposure - or simply do not understand the areas of risk.
A liability solution in a single product	A single TechGuard quotation and a single TechGuard product covering IT companies' Professional Indemnity, Employers' Liability, Public Liability and Products Liability.
Claims expertise	PI claims in particular can be demanding and stressful experiences for a company. TechGuard is underpinned by the skill, expertise and reassurance provided by our specialist PI and Liability claims teams.
Medical Rehabilitation provided as standard regardless of fault	AIG Medical and Rehabilitation has helped thousands of employees injured at work back into the workplace. The service provides professional medical intervention, support and rehabilitation for employees injured to made ill at work. It enables faster recovery and together with Vocational Consultancy delivers impressive benefits.
Expert help after major incidents	The Serious Accident Response Service provides technical and organisational expertise in the critical time following fatalities and major injuries. Like skilled accident investigators on hand who can help liaise with authorities and lawyers, conduct interviews and assist with causation reporting.
Data Rectification	Repairing a corrupted hard drive or hunting for backed up data. Provides the insured with peace of mind when handling clients' sensitive information.



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