

Professional Indemnity for IT, Media, Recruitment and Miscellaneous

*MyBeazley policy coverage summary:

Package summary	Core coverage	Standard exclusions or limitations	Extensions included as standard	Dedicated wording
Professional Indemnity	<p>This section covers the insured's civil liability where the claim results in:</p> <ul style="list-style-type: none"> ■ Unintentional breach of contract ■ Negligence ■ Dishonesty of employees ■ Defamation ■ Right of privacy or publicity ■ Unintentional intellectual property infringement ■ Any other civil liability not included above ■ Loss of or damage to your documents ■ Your losses due to dishonesty of employees ■ Coverage based on any one claim costs in addition 	<ul style="list-style-type: none"> ■ Traditional professions such as legal or accounting firms ■ The unlawful collection of personal information ■ Any liability under a merchant services agreement ■ Claims arising from failure of public utilities ■ Patents or trade secret claims ■ Product recall 	<ul style="list-style-type: none"> ■ Cyber liability – covering claims and defence costs arising from electronic or physical data breaches, including regulatory proceedings ■ Data breach includes employee records ■ Liability arising from computer security failure ■ PCI fines and costs ■ Up to £25,000 public relations and crisis management costs 	<ul style="list-style-type: none"> ■ Management consultants ■ Media companies ■ Mobile application developers ■ Publishers ■ Recruitment ■ Technology ■ Technology managed service provider ■ Translators
Beazley Breach Response	<p>This cover will provide access to privacy breach response services including access to a Beazley privacy manager. Services respond to a data breach or computer security failure. Breach response services will include access to, and payment of, the following services:</p> <ul style="list-style-type: none"> ■ Forensic investigation ■ PCI forensic investigation ■ Legal consultancy ■ Advice on preventing a future data breach ■ Breach notification ■ Call centre services ■ Credit monitoring ■ Identity monitoring 	<div style="background-color: #f0f0f0; padding: 10px;"> <p>Services</p> <p>Website Recovery Service Endorsement</p> <p>When the insured's computer systems and websites slow down, fail to perform or are unavailable due to a third party maliciously flooding them with unwanted data (denial of service attack), the business consequences can be disruptive and costly. The policy makes available to its insureds free access to the DOS Technical Support Service, provided by DOSarrest Internet Security Ltd, in the event that such an event occurs. No advance preparation is required.</p> <p>Services provided by DOSarrest include:</p> <ul style="list-style-type: none"> ■ Setting up and an initial month of traffic filtering services, which typically within hours, filters out illegitimate traffic, and sends legitimate traffic back to the insured. This enables the normal data flow to resume to the website in the event of a denial of service attack ■ Ongoing filtering services on behalf of the insured, with prior mutual consent, for up to twelve months in total. <p>For full terms and conditions please refer to the policy wording.</p> <p>Senior Executives Replacement Endorsement</p> <p>Companies can look to a small number of senior executive staff as critical to the business for their leadership, knowledge or client relations. Should an accident occur that prevents a senior manager from acting in this essential capacity, this product will provide access to a service which will provide a £50K limit to fund the temporary appointment of a replacement as a standard part of our package offering. The service is provided by Executives Online Recruitment Ltd, who will consult with the insured, and typically provide four candidates for the insured to interview and select from.</p> <p>For full terms and conditions please refer to the policy wording.</p> </div>		
Property	<ul style="list-style-type: none"> ■ Buildings ■ Contents including computer equipment ■ Property away from premises ■ Business interruption including loss of income and increased costs of working ■ Money ■ Theft 			
Employers' Liability				
Public & Products Liability				
Directors & Officers				
Personal Accident and Legal Expenses				

*Coverages are underwritten by Beazley syndicates at Lloyd's.

To obtain a Professional indemnity quotation, all that is required is the following information:

- Company Name
- Business Description
- Annual Revenue (if new venture, forecasted annual revenue)
- Limit of Indemnity required.

In addition we can also provide cover for the following, so please advise if any or all of these areas are required:

- Property
 - Buildings
 - Contents including computer equipment
 - Property away from premises
 - Business interruption including loss of income and increased costs of working
 - Money
 - Theft
- Employers' Liability (per capita basis)
- Public & Products Liability
- Directors & Officers
- Personal Accident and
- Legal Expenses

For quotations please send your information or enquiries to: quotes@advantageunderwriting.co.uk.

The descriptions contained in this communication are for broker preliminary informational purposes only. Coverages are underwritten by Beazley syndicates at Lloyd's and will vary depending on individual country law requirements and may be unavailable in some countries. The exact coverage afforded by the products described in this flyer is subject to and governed by the terms and conditions of each policy issued.

Beazley Solutions Limited is a service company that is part of the Beazley group of companies. Beazley Solutions Limited has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's syndicates 623 and 2623 which are managed by Beazley Furlonge Limited. Beazley Solutions Limited is an appointed representative of Beazley Furlonge Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK (ref 204896) in its capacity as insurer.

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