# IT LIABILITY INSURANCE

Information Technology Liability Insurance is a combined policy specifically created for Information Technology professionals and contractors. The policy is a combined Professional Indemnity and Public & Products Liability Policy which was created to avoid gaps in coverage that can arise if policies are placed separately.

## How Much We Can Cover

**$20m** Professional Indemnity
Primary and Excess options

**$50m** Public & Products Liability
Primary and Excess options

## Types of Protection

- Civil Liability arising from provision of IT Services and IT Products
- Faulty designs, inaccurate advice
- Misleading & deceptive conduct*
- Breaches of intellectual property rights*
- Breaches of contract
- Fraudulent & dishonest acts
- Injury caused by you or one of your employee's negligence
- Defamation*
- Loss of documents and data
- Fines & penalties
- Slips & falls on your premises
- Damage to a third party's property
- Product Recall expense
- North America coverage upon request

*We only provide coverage for unintentional misleading & deceptive conduct, breaches of intellectual property rights and defamation.

## Who we Cover

- SME IT providers with turnovers up to $100M (can consider higher turnovers)
- IT Consultants
- Software Developers
- IT Help Desk / Support Services
- IT Recruitment and Placement Services
- Systems Integration Services
- Value Added Resellers
- Website Designers/Developers
- Online Graphic Designers
- Hosting Services
- Data Processing/Storage/Warehousing
- Blue collar installation works
- CCTV and Security systems supply and installation
- IT hardware manufacturers
- IT hardware and software resellers
- Application developers

## Why do you need IT Liability Insurance?

Comprehensive Insurance protection is essential because gaps in coverage can arise as a result of the diverse range of activities provided by IT professionals or contractors.

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1300 800 772
berkleyinaus.com.au