

A guide to our products and business appetite

For IT organisations:

CIVIL LIABILITY POLICY

- ▶ claims-made cover
- ▶ up to \$25,000,000 capacity (capacity may be lower according to risk type & attachment)

GENERAL & PRODUCTS LIABILITY POLICY

- ▶ occurrence-based cover
- ▶ up to \$25,000,000 capacity (capacity may be lower according to risk type & attachment)

Nature of Risk	Risk Appetite
Application service providers	✓
Call centres	✓
Data warehousing companies	✓
Education and training organisations	✓
Facilities management, outsourcing and BPO companies	✓
Financially distressed companies	✗
Hardware maintenance, service and repair companies	✓
Hardware manufacturers and assemblers	✓

For IT projects:

CIVIL LIABILITY POLICY

- ▶ claims-made cover
- ▶ up to \$15,000,000 capacity (capacity may be lower according to risk type & attachment)
- ▶ maximum policy period 72 months
- ▶ developmental risk considered for smaller projects only

Nature of Risk	Risk Appetite
Hardware re-sellers	✓
Internet service providers	✓
Internet services e.g. web designers	✓
IT and computer consultants	✓
IT recruitment, placement and hire companies	○
Medical diagnostic systems	✗
Network consulting services	✓
Process control	○
Products used in aircraft and watercraft	✗

Nature of Risk	Risk Appetite
SCADA/PLC developers	✓
Security management services	○
Share trading systems	✗
Software developers	✓
Software resellers	✓
Systems and data processing services	✓
Systems integrators	✓
Telecommunications services	✓
Web hosting	✓



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