TRINITY UNDERWRITING

TECHNOLOGY

TARGET CLASSES

- IT Consultants
- Web Development
- Game Developers
- Software Developers including mobile apps, PLC Programming, CRM Platforms, etc.
- Digital Marketers (including SEO)
- Social Media Influencers
- IoT Devices and Supporting Software
- SaaS using Artificial Intelligence
- Hardware / Software Sales
- Software as a Medical Device
- SaaS Visual Design Automation Tool
- Data Analytics Software and Consulting
- Public Relations Companies
- Virtual Reality Developers
- CAD Related Design Tools
- Inventory Management Software

PRODUCTS OFFERED

E&O

- Full Bodily Injury / Property Damage Carve-Back for Professional Services
- Third Party Cyber included up to the policy limits
- Coverage for Services & Technology Products
- Copyright and Trademark
- Worldwide Coverage
- General Legal Advice Hotline
- Limits up to: $5,000,000
- Minimum Deductible: $0
- Minimum Premium: $325

D&O

- Side A, B and C
  - up to $5,000,000 limit
- Employment Practices
  - up to $5,000,000 limit
- Fiduciary Liability
  - up to $5,000,000 limit
- Employee Crime
  - up to $2,000,000 limit
- Additional Side A Limit
- Extensions: investigation costs, occupational health & safety, extradition costs, Third Party EPL, Wage and Hour

First Party Cyber:

- First & Third Party
  - up to $5,000,000 limit
- General Legal Advice Hotline
- Ransomware and Network Extortion
- Business Interruption
- Canadian Anti-Spam Legislation
- Cybercrime (Social Engineering) – Add-On

Available Options

- Primary or Excess Limits
- Policy written in Canadian or US Currency
- Multi-year policies available

More Packaged Coverage Available

- CGL
- Legal Expense
- Property

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Technology

Core Coverage

- BI/PD for Professional Services – Covers bodily injury and property damage related to professional services.
- Breach of contract for Professional and Technology services as well as Technology products
- Automatic Coverage for Subcontractor Work – Ensure subcontracted tasks are fully protected.
- Intellectual Property Infringement – Covers copyright, trademark, and other IP claims.
- Full coverage for employee dishonesty (to policy limits) in relation to provision of services
- Full coverage for Directors and Officers as insureds under the policy
- 24/7 Cyber Breach Coaching Hotline –expert advice and post-breach mitigation services.
- IT and Forensic Costs – Covers response costs for cyber incidents under first-party coverage.
- Cross Liability and Severability – Protects against cross-claims between insured parties.

Optional Endorsements *(can be added):*

- Data Asset Loss – Coverage for loss or damage to essential data.
- Bricking Coverage – Protection against irreversible hardware failures caused by software/firmware issues.

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