

Industry Solutions for Information Technology



Where innovation meets experience to solve your technology risk management needs. Working with OneBeacon Technology Insurance™ means you can rely on an exceptionally responsive team that is highly knowledgeable about the dynamic technology industry. We don't just know tech, we're passionate about it and those who share our focus. And because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.



TARGET IT COMPANIES INCLUDE:

- Application service providers (ASPs)
- Computer processing companies
- Software and computer consultants
- Software developers
- System integrators
- Website design companies

Specialized Information Technology Protection

We offer an exceptional suite of broad professional liability coverages*, including Information Technology Solutions™ – Complete, offering the convenience of all cyber coverages on one form, along with targeted breach recovery resources delivered by expert third-party vendors.

- Admitted E&O coverage—enterprise-wide policy language
- Worldwide coverage
- E&O plus (claims-made) for larger customers
- Damage/loss are not defined
- E&O standard (claims-made and reported) for more price-sensitive customers
- Modular approach to easily add:
 - Data privacy liability including data breach coverage
 - Communications liability coverage
 - Option to include infringement of software code

Property and Casualty

Property extension offerings may include:

- \$500,000 ordinance or law-combined (coverage B&C)
- Debris removal: up to \$250,000 per-occurrence limit
- Business personal property at other locations \$100,000
- Worldwide contingent business income and business personal property at other locations
- Newly acquired property
 - Building: \$1 million; 180-day notice
 - Business personal property: \$1 million, 180-day notice
- Up to \$1 million bucket limit (per occurrence)
 - Accounts receivable
 - Consequential loss of damage to stock
 - Fine arts
 - Outdoor property – trees, shrubs and plants

- Personal effects of officers, partners and employees
- Valuable papers and records coverage
- Tenants improvements or betterments
- Electronic equipment and hardware – PD
- Fire protection equipment recharge costs
- Emergency response service charge
- Voluntary parting coverage
- Precious metals
- Business income and extra expense
 - Business income or extra expense—utility services – \$25,000
 - Business income from dependent properties – \$250,000
 - Extra expense – \$100,000
 - Newly acquired property – business income \$250,000 – 180 days
- Electronic data
 - Cyber vandalism
 - Denial of service

OneBeacon Technology Insurance is a brand of OneBeacon Insurance Group that delivers all-lines underwriting solutions for the technology, life science and medical technology, and telecommunications industries. The specific capabilities offered include risk control, claims and third-party vendor solutions. Products span property, casualty, cyber, E&O, international and products liability. Our dedicated team of insurance professionals delivers custom solutions as needed to each of our customers.

OneBeacon Insurance Group Holdings, Ltd. ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

- Our general liability extensions provide coverage for:
 - Blanket additional insured primary and non-contributory coverage (where required by contract)
 - Aggregate limit per location
 - Blanket waiver of subrogation
 - Bodily injury redefined – mental anguish
 - Broadened named insured
 - Broadened property damage
 - Worldwide coverage territory
 - Expanded non-owned aircraft and watercraft coverage terms
 - Product recall expense
 - And more

International

- Global program added to the package policy
- Local admitted coverage
- Excess DIC/DIL coverage
- Property including business income/contingent business income and crime
- Foreign voluntary workers compensation
- Unlimited repatriation and medical evacuation
- Kidnap and ransom
- 24-hour assistance services including medical, personal and travel assistance services
- Contingent automobile coverage including hired car physical damage

Superior Claims Service

No matter how much you prepare, claims happen. And when they do, you deserve an accessible partner who understands your loss and how to quickly resolve matters. Our claims professionals know technology business. This experience means you can anticipate superior customer service in response to your sophisticated needs. Our claims services include:

- 24/7 claims reporting options
- Initial claimant/injured party contact within 24 hours
- Timely and thorough claim investigations
- Dedicated resources with deep industry expertise

Minimized Risk

Our risk management services deliver practical, high-quality solutions to help safeguard against risks that threaten business success. Our flexible, innovative risk control services identify loss mitigation strategies for existing—and emerging—issues. Services include:

- Risk control consultation including customized service action plans
- Cyber risk evaluation
- Assistance with business continuity planning
- Fleet safety management
- Online and classroom safety training
- Ergonomic program management

Visit onebeacontech.com for more information or contact Mary Fisk-Bieker at 781.332.7062 or mbieker@onebeacontech.com

You can also find us on:



**Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.*

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.