



## Technology package policy

### IT Liability and Cyber cover

As the technology sector continues to evolve at a rapid rate, a responsive, up-to-date insurance policy is vital. With SURA Technology Risks, you can protect your clients against these evolving threats with broad cover for First and Third Party cyber risks, Professional Indemnity and Public, Products and Pollution Liability.

### Core appetite

We have a very broad appetite for digital marketing companies.

Take advantage of limit options for each section up to \$20m with minimum premiums starting from \$1,000 plus charges.

#### Software

- ▶ Including, but not limited to, the sale, design, development, installation and publishing of software for a variety of end users.

#### Hardware

- ▶ Including, but not limited to, the design, manufacture, sale, installation of IT equipment, peripherals or components.

#### Services

- ▶ Technology advice, technology solution design and ancillary technology services.

#### Micro segments

- ▶ New and evolving business segments including, but not limited to, Fintech, Defence, MedTech, Proptech, RegTech, Agritech and InsurTech businesses.

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## Covers available

### Professional Indemnity

Take advantage of our industry leading PI expertise and local claims service to support your clients in the event of a third party dispute.

#### Product features

- ▶ Full Civil Liability wording
- ▶ Contractual Liability, including cover for the liability of others assumed in contract
- ▶ Intellectual Property (including trade secrets and patent)
- ▶ Defamation
- ▶ Failure of products to conform to their intended purposes
- ▶ Breach of Australian Consumer Law
- ▶ Breach of privacy
- ▶ Breach of confidentiality
- ▶ Damage to documents
- ▶ Dishonesty of employees, including the insured's own loss arising from employee dishonesty
- ▶ Automatic cover for sub-contractors
- ▶ Mitigation costs
- ▶ Mitigation of fees
- ▶ Automatic Waiver of Rights of Subrogation
- ▶ Extended Continuous Cover

### First Party Cyber

Increase your client's capacity to sustain their operations in the event of a direct cyber-attack or breach.

#### Product features

- ▶ Cyber loss or damage
- ▶ Business interruption and extra expense
- ▶ Cyber crime
- ▶ Impersonation fraud (social engineering)
- ▶ Cyber extortion
- ▶ Telephone hacking
- ▶ Incident response and notification expenses
- ▶ Regulatory actions and fines
- ▶ Adulteration or Contamination of Stock
- ▶ Privacy Regulations and General Data Protection Regulations Actions and Fines
- ▶ Crisis Communication expenses
- ▶ Notification expenses arising from loss of physical documents
- ▶ Post breach remediation costs

### Third Party Cyber

Help your clients maintain business continuity through cyber related litigation and regulatory action.

#### Product features

- ▶ Automatic cover for cyber media liability
- ▶ Privacy liability
- ▶ Breach of confidentiality liability
- ▶ Cyber security liability
- ▶ Breach of payment security liability
- ▶ Regulatory actions and fines
- ▶ Privacy Regulations and General Data Protection Regulations Actions and Fines
- ▶ Contractually Assumed Incident Response and Notification Expenses
- ▶ Liability arising from loss of physical documents
- ▶ Mitigation costs
- ▶ Public Relations expenses
- ▶ Extended Continuous Cover

### Public, Products and Pollution Liability

A safeguard against third party liability claims.

#### Product features

- ▶ Third party bodily injury
- ▶ Third party property damage
- ▶ Personal injury and advertising liability
- ▶ Pollution liability
- ▶ Product recall expense
- ▶ Contingent Liability (Non-owned vehicles)
- ▶ Inquiries and first aid expenses
- ▶ Motor Liability (where not compulsory to insure)
- ▶ Overseas personal liability
- ▶ Property in care, custody and control
- ▶ Legionella
- ▶ Pollution clean-up costs
- ▶ Automatic cover for sub-contractors
- ▶ Additional insureds – where obligated to insure
- ▶ Automatic cover for landlords of leased premises
- ▶ Automatic waiver of rights of subrogation

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# Why choose SURA Technology Risks for IT Liability and Cyber cover

Our insurance solutions enable technology businesses to focus on their own customers and growing their business.

► **Comprehensive, flexible cover and terms.**

Our Technology underwriters focus on providing flexible solutions to help meet the needs and budget of the technology client.

► **24/7/365 emergency incident support.**

Access to our specialist cyber response partner in the event of a cyber-attack.

► **Local claims service.**

All claims are managed in Australia by DWF Claims.

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## Why SURA Technology Risks?

Finding cover that caters to the unique risks and contractual requirements of technology companies isn't always straightforward.

We identified the biggest challenges faced by clients in the technology sector that reduces complexity, delivers peace of mind and strengthens businesses.

## Contact us

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Information contained in this document is intended as a guide only. Acceptance is subject to our underwriting guidelines and the specific terms and conditions as outlined in our policy wordings. For more information about our products, please contact your SURA Technology Risks representative.