



Admiral Insurance Company Technology Errors & Omissions

Coverage Highlights:

- Duty to Defend Language
- Broad Definition of Professional Services
- Intellectual Property Coverage Available for Copyright and Trademark
- Personal Injury Coverage
- Bodily Injury Coverage Available
- Unauthorized Access and Virus Coverage Available
- Worldwide Coverage, with Suits Brought in the United States

Sample Classes:

- General Technology Services
- Medical Services Websites including Bodily Injury Coverage
- Internet Services Providers
- Software Developers
- Computer Consultants
- Prepackaged Software
- Systems Installation/Maintenance
- Data Processing Services
- Application Service Providers
- Non-technology Business with IP, Virus & Unauthorized Access Exposure
- Electronic Media risks including Personal Injury Coverage

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Claims Scenarios:

Technology Errors & Omissions:

Software developer of payroll system was sued for inaccurate calculations of staff payroll taxes over a period of several years.

Unauthorized Access: An e-commerce website brought suit against a web designer for damages the website sustained as a result of unauthorized access of its data by a "hacker." Suit alleges negligent website design by not providing adequate security controls.

Virus: Insured's website provided ability to download software. Software contained malicious code which caused loss of data to Insured's customers.

Copyright: On-line service allowed author to advertise his book in a forum setting. Suit for copyright infringement by an artist claiming the author used his artwork on its cover without permission.

Admiral Insurance Company

- A.M. Best's rated A+, XII
- Part of W.R. Berkley Corporation
- Licensed carrier in New Jersey
- Non-admitted basis in all other states, Canada, Puerto Rico & US Virgin Islands
- Primary or Excess
- Limits up to \$5 million
- Combination Form including E&O and Occurrence GL available

