

Hanover Technology Advantage

Protection that keeps pace with the speed of technology

The technology industry evolves quickly, making flexible, responsive coverage a must-have. The Hanover brings specialized expertise and tailored solutions to a broad range of small- and mid-sized technology organizations.

Through Hanover Technology Advantage, we can deliver multi-line protection with the flexibility to grow alongside business, serving clients in information technology (IT), electronics manufacturing and telecommunications.

This offering includes Hanover Technology Professional and Cyber Advantage, a multi-coverage product designed to provide the customization and flexibility technology businesses need.

Appetite at a glance

Information technology

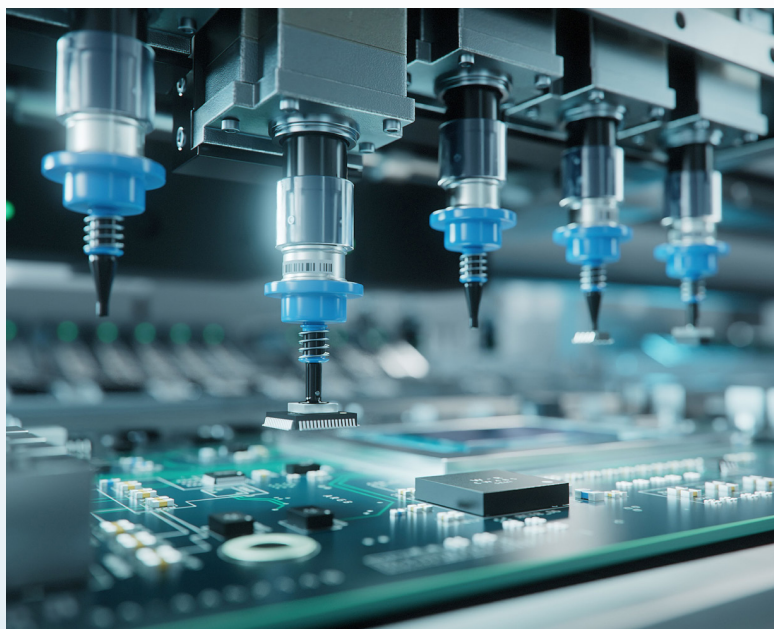
- Computer systems network and design integration—541512
- Custom software design development—541511
- Outsourcing and data processing—518210
- IT Staffing—541511
- Website design—519290

Electronics manufacturing

- Audio and video equipment manufacturing—334310
- Computer manufacturing—3344111
- Computer peripheral equipment manufacturing—334418
- Electronic component manufacturing—334419
- Printed circuit board assembly—334418
- Telephone equipment manufacturing—334420

Telecommunications

- Internet and telecommunication service providers—517311
- Resellers—517911



Coverage built for tech companies

Four key coverages, one solution

Technology Professional and Cyber Advantage offers complete protection with added convenience.

As a starting point, errors & omissions coverage offers broad, enterprise-wide protection from claims arising from errors and omissions related to a policyholder's product, work or services, with the ability to add on the following:

- Cyber liability
- Personal injury liability
- Media and content liability
- First-party data breach coverage

Those opting to include first-party coverage can choose all or any of the following:

- Security breach notification and remediation
- Data and systems restoration
- Cyber extortion
- Business income loss and extra expense
- Contingent business income loss and extra expense
- Funds transfer fraud
- Computer fraud
- Telecommunications fraud
- Public relations
- Cyber reach or extortion rewards

End-to-end protection

Beyond these specialized offerings, The Hanover has additional coverage available to support a one-account solution, including:

- Commercial general liability
 - Industry specific coverage enhancement adds more than 10 coverages
- Commercial property
 - Industry-specific broadening endorsements offering further tailored coverage
- Workers' compensation
- Commercial auto
- Umbrella
- International coverage



Proactive risk management and claims services

Expert risk prevention

With security breaches and data theft on the rise, readiness and response plans are crucial to keeping technology companies safe and secure. Our dedicated risk management team offers a wide array of loss prevention services and programs to help tech business proactively minimize risk. Featured offerings include:

Hanover CyberSecure Program™

A full suite of proactive and response services, provided by industry partners, to help customers protect against cyber threats and minimize the impacts of a cyber event, including:

- Dark web monitoring
- Endpoint detection and response
- Legal consultation
- Loss mitigation portal
- Multifactor authentication (MFA) services
- Breach notification and counsel
- Data recovery
- Forensic accounting

Dedicated safety programs

A wide array of discount services and resources including:

- Background checks, business continuity planning services, contract and document compliance
- The Hanover WorkSafe Program, integrating workers' compensation risk management resources to help prevent injury
- On-demand resources featuring slip, trip and fall prevention, international travel and generative AI risk

Continued innovation

The Hanover i-on Sensor Program™ leverages technology and real-time data to help mitigate a wide array of risks including:

- Water leaks and temperature control through property sensors
- Ergonomic risks through AI
- Distracted driving risks with telematics programs

Claims expertise when it counts

We understand that technology claims often require specialization. That's why we offer a dedicated team of experts to support our technology clients, featuring:

Specialized cyber support

- Dedicated cyber adjusters manage first- and third-party cyber claims
- Cyber claims routed directly to expert breach-response teams
- Teams organized to respond quickly, with 24/7 access to ensure time-sensitive claims can be addressed

Dedicated E&O handling

- Specialists skilled in handling professional liability, personal injury and privacy-related claims
- Deep experience managing class-action exposures, especially those tied to privacy issues
- Strategic partnerships with carefully selected counsel, leveraging targeted expertise

Collaborative approach

- A 360-degree view of the response process, including what to expect and next steps on how to restore operations and return to business
- Specialized vendor partner network, including experts in system architecture, cybersecurity and business operations

Let's connect to build more tech

Reach out to me today to learn more about our recent success stories and The Hanover's capabilities to help you best serve the tech market.

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