Technology Professional and Cyber Advantage

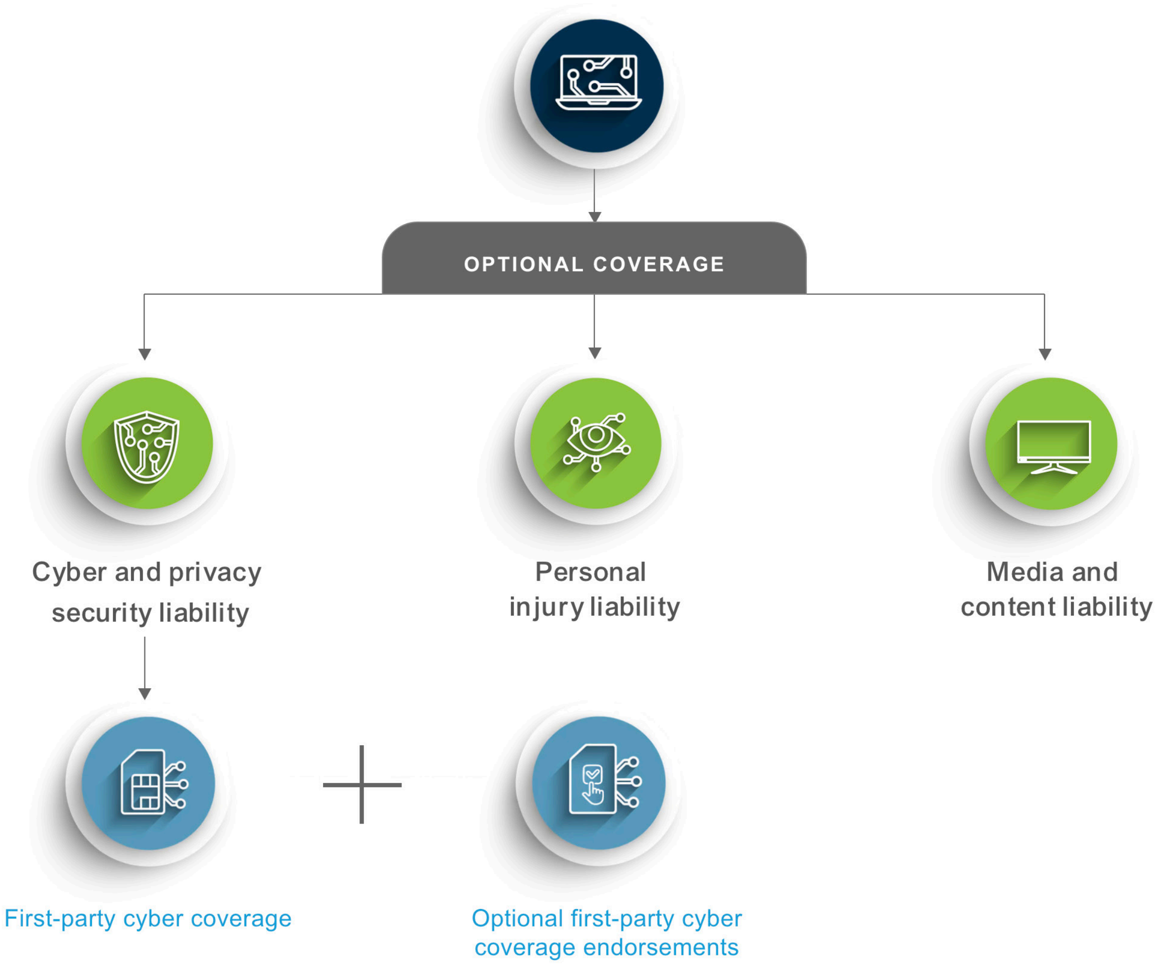
One unified policy built for growing tech risks

Technology evolves quickly. Tech companies need coverage that can keep pace. The Hanover's Technology Professional and Cyber Advantage provides flexible protection for businesses of all sizes—from start ups to global enterprises—with limit options that grow as needs change. This product combines essential coverage for tech operations, including errors and omissions (E&O), cyber liability and first-party security breach, all in one unified form.

HOW OUR PRODUCT WORKS

See how our coverage features stack up to provide tech businesses with the customized coverage they need.

Technology errors and omissions



Technology liability coverage

KEY COVERAGE AND POLICY FEATURES	THE HANOVER	OTHER
Core coverage		
Claims made coverage	✓	
Enterprise-wide coverage for all of the insured's products and work	✓	
Definition of "your work" includes activities on the named insured's website	✓	
Universal coverage territory unless prohibited by U.S. law	✓	
Definition of claim limited to a written demand for damages	✓	
Notice of claim limited to designated authorized person	✓	
Pre-claim assistance not subject to limits of insurance or retention	✓	
Right and duty to defend covered claims	✓	
Right and duty to defend suits seeking injunctive relief for covered loss	✓	
Punitive, multiplied or exemplary damages where insurable by law based on most favorable venue	✓	
No contractual liability exclusion	✓	
No hammer clause while still providing consent to settle	✓	
Coverage for damage to data, including physical damage to tangible property	✓	
Coverage for mental anguish arising from an anomaly	✓	
Coverage for loss of use arising from recall or withdrawal of the insured's products or work	✓	
No delay, failure to begin or complete your work exclusion	✓	
No limitation of coverage regarding final acceptance of your product or work from customers	✓	
Automatic additional insured status for agents, clients and independent contractors when required by contract	✓	
Non-binding arbitration reduces retention by 50% or $10,000, whichever is less	✓	
Automatic waiver of subrogation (as required by contract)	✓	
Unlimited extended reporting period option	✓	
Online rating available	✓	
Errors and omissions liability		
Error, omission or negligent act	✓	
Breach of warranty or representation	✓	
Failure to perform the function or serve the purpose intended	✓	
Cyber and privacy security liability		
Failure to prevent unauthorized access or use, theft, loss, accidental release or publication of confidential business or personal information	✓	
Failure to provide an authorized user access to your computer system	✓	
Failure to prevent tampering with code or an unintended transmission of a virus or harmful code	✓	
Failure to comply with any provision in your privacy policy to protect personal information that is subject to privacy law or breach notification law	✓	
Failure to provide notification of any actual or potential unauthorized access to, or use of, personal information as required by any applicable breach notification law that applies to you	✓	
Fines, penalties and regulatory defense	✓	
Personal injury liability		
Invasion, intrusion or interference with the right of privacy or publicity	✓	
Defamation, libel, slander and product disparagement	✓	
Media and content liability		
Coverage for infringement or dilution of title, slogan, trademark, trade name, trade dress, service mark or copyright	✓	
A definition of content that extends to software and computer code	✓	

First-party cyber coverage

KEY COVERAGE AND POLICY FEATURES	THE HANOVER	OTHER
Selected first-party cyber coverage available with limits up to $10 million		
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 breach or extortion reward	✓	
Optional first-party cyber coverage endorsements		
Payment card expense	Optional	
Reputational harm expense	Optional	
Business income loss and extra expense—systems failure	Optional	
Contingent business income loss and extra expense coverage—systems failure	Optional	
Social engineering coverage	Optional	
Hardware replacement coverage	Optional	
Systems deficiency remediation expense	Optional	
Utility fraud expense	Optional	
Invoice or delivery instruction manipulation expense	Optional	

Let's connect to build more tech

Reach out to me today to learn more about Technology and Cyber Advantage and how The Hanover can help best serve your tech clients.

[Contact Name]

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