

FailSafe® Coverage Analyzer



The Hartford's suite of professional liability policies are designed to address the broad array of coverage needs for technology businesses, regardless of size or complexity.

	FailSafe MEGA®	FailSafe GIGA®	FailSafe TERA®	Other carrier's program
Glitches				
• Negligent act, error or omission	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Failure of the technology services to perform as intended	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Breach of warranties or representations	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Denial or disruption of service, unauthorized access or use, repudiation of access, tampering with or introducing malicious code	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Failure to prevent disclosure of nonpublic personal information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Failure to prevent disclosure of nonpublic corporate information	n/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Infringement of copyright, title, slogan, trademark, trade name, trade dress, service mark or service name	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Plagiarism or misappropriation of ideas	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Misuse of an intellectual property right in content	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Libel, slander, product or service disparagement, trade libel, infliction of emotional distress, outrage or outrageous conduct	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• False light, public disclosure of private facts, intrusion and commercial appropriation of name or likeness	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Wrongful entry or eviction, trespass, eavesdropping or other invasion of the right of private occupancy	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Malicious prosecution or false arrest, detention or imprisonment	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Negligent supervision of rogue employee	n/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
First-party data privacy wrongful acts coverage				
• Notification expenses including voluntary notification	n/a	optional	optional	<input type="checkbox"/>
• Crisis management expenses	n/a	optional	optional	<input type="checkbox"/>
• Data privacy regulatory and credit monitoring expenses	n/a	optional	optional	<input type="checkbox"/>
• Cyber investigation expenses	n/a	optional	optional	<input type="checkbox"/>
• Cyber extortion expenses	n/a	optional	optional	<input type="checkbox"/>
Core policy features				
• No Contractual Liability Exclusion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• "Most favorable venue" for punitive, exemplary and multiplied damages, where applicable	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Coverage for employee lawsuits for failure to prevent identity theft	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Single comprehensive professional liability form (versus a modular format that segregates coverage with isolated definitions, exclusions and conditions)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Coverage for copyright violations of software code.....	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• No Liquidated or Multiplied Damages Exclusion.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Soft Hammer 50/50	n/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Specific coverage extension for independent contractors	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Additional insured status for clients when required by contract	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Claims Made policy form	n/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Policy is not subject to audit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Enterprise-wide services coverage is available	n/a	optional	optional	<input type="checkbox"/>

To learn more

For more information about The Hartford's technology industry solutions, contact your Technology & Life Science Practice underwriter or visit www.thehartford.com/technology.

The description herein is a summary only and may not apply under all circumstances. Coverage is provided by the member companies of The Hartford Financial Services Group, Inc. and may not be available in all states. For a complete description of coverage terms and conditions, refer to the insurance policy. In the event of a loss, the terms and conditions of the policy issued will determine the coverage provided. Coverage may not be available in all states. All information and representations herein are as of June 2013.