

# FailSafe®

## Glossary of Eligible Classes

*Delivering greater value® with a suite of professional liability policies that's ideal for many types of technology services.*

### Eligible Classes for FailSafe

FailSafe is The Hartford's suite of professional liability policies that's especially designed to meet the needs of virtually any size technology company. The following is a sampling of the types of technology services that are covered by FailSafe.

#### Hardware

- **Hardware Development/Sales**—Refers to items one can actually touch, such as disks, disk drives, keyboards, and computer chips.
- **Hardware Installation/Integration/Maintenance**—For these types of services:
  - *Installation* refers to setting up the software for use.
  - *Integration* involves interconnecting the software with other computer components.
  - *Maintenance* denotes supporting the software and keeping it in suitable condition.

#### Software

- **Packaged Software Development**—Packaged software is commercially sold to multiple customers in a fixed format. Software refers to an application, program or data used on a computer. The term software can be divided into two categories:
  - *Systems software* includes the computer's operating system and the utilities that allow the computer to function.
  - *Application software* includes word processors, spreadsheets and database management systems.
- **Custom Software Development**—Custom software is created according to a particular client's specifications or needs.
- **Software Installation/Integration/Maintenance**—For these types of services:
  - *Installation* refers to setting up the software for use.
  - *Integration* involves interconnecting the software with other computer components.
  - *Maintenance* denotes supporting the software and keeping it in suitable condition.

#### Consulting Services

Consulting services denotes an individual or company that offers expert advice and services in the technology field for a fee.

#### Internet Access

Internet access refers to the connection of computers to the Internet.

#### Web Site Design/Hosting

Web site design involves establishing the “look and feel” of the site. A Web site host provides the hardware, software and communication lines required to store the site on a computer so that others may access it via the Internet.

#### Systems Outsourcing/Systems Facilities Management/Administration

Systems outsourcing occurs when a company pays a third-party vendor to maintain, administer, support and manage its operating systems.

#### Application Services/Rentals/Leasing

Application Service Providers (ASPs) manage and distribute software-based services and solutions for their customers from a central data center.

#### E-Commerce Applications

E-commerce is business that is conducted via the Internet. E-commerce applications are computer programs used to aid electronic business. Specifically, an e-commerce application enables a customer to purchase a product online.

#### To Learn More

For full details on FailSafe coverage and eligibility, contact your Hartford Sales Representative or visit us at [www.hfpinsurance.com/tech/tech.htm](http://www.hfpinsurance.com/tech/tech.htm).

This document is a general overview of the types of accounts written under the FailSafe program. Read the policy to determine what coverage is actually granted.

