

FailSafe[®] TERA

*Write more technology business with
The Hartford's customized professional liability policy*

FailSafe TERA is The Hartford's robust professional liability policy that's especially designed for technology companies. This policy offers your clients critical coverage to protect their technology businesses from a variety of risks.

Coverages

A monoline technology liability policy, FailSafe TERA covers negligent acts, errors and omissions resulting from services your clients provide, or products that your clients design and manufacture. And, if your clients have a Web site—and many do—FailSafe TERA may be just what they need.

Take a look at FailSafe TERA's coverages:

Errors & Omissions

- Negligent act, error or omission
- Breach of warranties or representations about the performance of technology services

Content

- Copyright and trademark infringement
- Plagiarism or misappropriation of ideas under implied contract
- Certain types of misuse of an intellectual property right in content

Personal Injury

- Libel, slander and infliction of emotional distress
- Invasion of privacy, including false light and public disclosure of private facts; wrongful entry or eviction; and malicious prosecution

Security

- Failure to prevent denial of service or unauthorized access to, unauthorized use of, repudiation of access to, or introduction of malicious codes into: data, software, systems or networks

Key Program Elements

Here are other important features of the FailSafe TERA program:

- Claims first made and reported policy
- Universal coverage territory
- Defense within the limits
- Up to \$10 million in limits available
- Minimum premium of \$2,000 for a limit of \$1 million
- Minimum retention of \$2,500
- Basic and optional extended reporting periods
- Subsidiaries included in the definition of named insured
- Specified coverage for independent contractors and clients
- Definition of technology services is made to order

Target Market

FailSafe TERA is designed for technology companies that provide these services:

- Development, sales, installation, integration and/or maintenance of:
 - Hardware
 - Packaged Software
 - Custom Software
- Consulting services
- Internet access
- Web site design/hosting
- Systems outsourcing/systems facilities management/administration
- E-commerce application development
- Application services/leasing (ASP, MSP, etc.)



Risks That Don't Fit

Some risks simply don't fit. FailSafe TERA is not designed for technology companies that are involved in:

- Environmental testing and remediation
- Factory automation/process control
- Medical diagnostic/patient care
- Aerospace/defense
- Emergency response
- Structural architecture

To Learn More

For more information, contact your Hartford Tech Practice Underwriter or use the following:

Web site: www.hfpinsurance.com/tech/tech.htm

E-mail: failsafe@thehartford.com

Fax: 866-560-0436

The description herein is a summary only. It does not include all of the terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Coverage is provided by The Hartford companies and may not be available in all states.