

FailSafe® Overview

Win and retain technology companies with The Hartford's suite of professional liability policies, and see how we're delivering greater value®.

FailSafe is The Hartford's suite of professional liability policies that's especially designed for virtually any size technology company.

Three Levels of Coverage

The Hartford offers three increasingly robust levels of this critical E&O coverage to help protect your clients' businesses from a variety of professional liability risks. FailSafe has the protection your clients need through these three forms:

1. FailSafe MEGA is an E&O coverage part that's designed to fit seamlessly into The Hartford's small business insurance package, Spectrum®.
2. FailSafe GIGA is a monoline E&O policy that includes breach of warranty coverage.
3. FailSafe TERA is a robust technology liability policy that includes these coverages all in one policy form:
 - Specified errors & omissions
 - Content, copyright, trademark, traddress, etc
 - Personal injury
 - Security coverages

Target Market

FailSafe is designed for technology firms that provide these types of services:

- Development, sales, installation, integration, and/or maintenance of hardware, packaged software and custom software.
- Consulting.
- Internet access.*
- Web site design/hosting.*

*FailSafe MEGA is not designed for Web site hosting and Internet access services.

This fact sheet is not a policy and it does not replace or change the FailSafe technology errors & omissions liability coverage part.

- Systems outsource/systems facilities management/administration
- Application services/leasing (ASP, MSP, etc.)
- E-commerce applications

Exclusions

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

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

To Learn More

There's much more to FailSafe than what's mentioned here. Contact us today to learn more about The Hartford's:

- **FailSafe suite of policies**—contact your Hartford Sales Representative.
- **Spectrum and the E&O coverage part, FailSafe MEGA**—contact your Select Customer Sales Representative.
- **Underwriting information**—go to:
www.hfpinsurance.com/tech/tech.htm

You can also reach us via:

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