

EVERYONE COVERS TECHNOLOGY, PROFESSIONAL, MEDIA AND CYBER RISK – BUT DIFFERENCES IN HOW WE COVER IT MATTER TO YOUR BUSINESS.

Most of your business is governed by some form of contract. These range from service to licensing agreements, and often include many other contract types. While they can protect your business, they can also expose it to complex risks when things don't go as planned.

Fortunately, when you choose a FailSafe® policy from The Hartford, you can count on stronger protection and more choices than competing policies offer. FailSafe is a professional, media and cyber risk policy designed to address the broad array of coverage needs for technology businesses.

See how we stack up against the competition.

WILL YOUR CARRIER COVER THESE NEEDS? (WE DO.)

Just a few examples of how The Hartford can be relied on for losses arising from contractual issues.

- Defense and paid damages if:
 - » You fail to perform as contracted
 - » Your business is sued by a customer or vendor because the customer or vendor was sued
 - » Your business's work or product is delayed
- Coverage for a liquidated damages provision.
- Payment of a contractual penalty triggered by a complaint.
- Payment for a customer's cost to fix, complete, replace or re-perform your work (products or services) if deficient or defective.
- Coverage for software or copyright infringement, whether or not in the course of providing professional services.
- A choice of which policy from The Hartford pays first (property, GL or standard lines) if a claim triggers several at once.



ADDING KNOWLEDGE, CONVENIENCE AND VALUE TO THE POLICY

All FailSafe policyholders can take advantage of these features, delivered by our experienced team of technology-industry underwriters:

- Access to [The Hartford Cyber Center](#), featuring both preventive and responsive services delivered through our experienced partners.

Your organization has access to cybersecurity best practices and resources, as well as employee training and education to help reduce your organization's risk while ensuring delivery of its critical services. The [Cyber Services Portfolio](#) helps you:

- Identify your risks
- Protect your organization
- Detect threats
- Respond correctly
- Recover from cybersecurity incidents
- 24/7 claims hotline staffed by an experienced technology and cyber claims team qualified to oversee claims and breach events.

COMPARE FAILSAFE TO THE POLICIES OF OTHER CARRIERS

The Hartford's FailSafe professional, cyber and media risk policies address a broad array of coverage needs. How do other insurance carriers compare to The Hartford? FILL OUT THE CHECKLIST.

WRONGFUL ACTS	FailSafe	Other Carrier's Programs	FIRST-PARTY COVERAGE	FailSafe	Other Carrier's Programs
Professional Liability Coverage for errors and omissions¹			Breach Expenses		
• No contractual liability exclusions	☒	☐	• Crisis management expenses	optional	☐
• Affirmative coverage for unintentional breach of contractual reps and warranties	☒	☐	• Cyber investigation expenses	optional	☐
• Affirmative coverage for failure to perform as advertised or per contract terms	☒	☐	• Notification and identity protection expenses	optional	☐
Data Privacy and Network Security Liability Coverage			Liability		
• Security liability for activities on an insured's computer system or network, including those of a third-party cloud provider (not limited to professional services)	☒	☐	• Data privacy regulatory expenses	optional	☐
Media Liability (includes advertising injury and not limited to professional services)			• PCI expenses	optional	☐
• For anything you publish	optional	☐	Extortion		
• In any venue on or off line	optional	☐	• Cyber extortion expenses	optional	☐
• Even if unrelated to your product or service	optional	☐	Business Interruption and Data Loss		
• IP infringement includes SW © and all marks and brands	optional	☐	• Business interruption loss	optional	☐
• Includes PI	optional	☐	• Dependent business interruption loss	optional	☐
			• Data restoration expenses	optional	☐
			• Named insured system failure	optional	☐
			• Third party service provider system failure	optional	☐
			• Voluntary shut down, reputational loss and bricking	optional	☐
			Cyber Crime (social engineering, invoice manipulation, cryptojacking, etc.)		



WHY THE HARTFORD?

For 200+ years, The Hartford has been helping businesses prevail. We've won their confidence with claims service that recently rated 4.7 out of 5 stars. And we've been named among the World's Most Ethical Companies® 13 times by the Ethisphere Institute.²



PARTNER WITH A LEADER.

For additional resources and information, visit [TheHartford.com/technology](https://www.TheHartford.com/technology)



Business Insurance
Employee Benefits
Auto
Home

¹ Enterprise services expressly do not include any violations of law, rule or regulations related to one's status as, or any performance or failure to perform services as an accountant, architect, civil or structural engineer, dental or medical health care professional, insurance agent or broker, lawyer, mortgage broker or banker, real estate agent or broker, or surveyor.

² "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of January 2023.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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