

Putting risk in its place



BusinessRisk
PARTNERS



PO Box 768 · Hendersonville, TN 37075
(T) 800-768-7475 · (F) 615-264-3980
www.bsrins.com

Breaches happen.

During 2008 over 60% of organizations in the US were hit by at least one data breach. Who gets sued? Technology firms. Business Risk Partners underwrites E&O policies specifically for small to middle market technology service providers. We design policies to protect against the specific exposures faced by web site designers and engineers, software developers, and emerging technology firms. We offer primary or excess coverage for more than 50 classes of service firms.

Our basic coverage and enhancements include:

- **Unauthorized Access:** Protects against an unauthorized person or entity gaining access to a computer system or network.
- **Breach of Privacy:** Protects against unauthorized disclosure or release of information stored or otherwise maintained on a computer system or network.
- **Malicious Coding or Programming:** Protects against transmission or dissemination of unauthorized, corrupted, or harmful software code or programs.
- **Intellectual Property:** Protects against allegations involving copyright, plagiarism, misappropriation or infringement of title, slogan, trademark, trade name, trade dress, service mark or service name.
- **Personal Injury:** Protects against allegations of libel, slander, and/or defamation arising out of internet/media content.
- **Duty to Defend Contract:** Offers the benefit of our carrier's litigation management expertise to eliminate the burden of managing the claim.
- **Defense Coverage for Fraud Allegations:** Provides coverage until final adjudication asserts a finding of fraud.
- **Toll-Free Risk Management Hotline:** Provides two free hours annually of risk management advice, including contract review, for your business.
- **Automatic Coverage for Acquired Subsidiaries:** Alleviates the administrative burden of having to submit small acquisitions for coverage approval.
- **Automatic Sixty-Day Post Reporting Period:** Allows adequate time to report events to the carrier.
- **Multi-Year Extended Reporting Period Options:** Offers reporting protection beyond the traditional 12 months.
- **Minimum Deductibles:** \$2,500 with no minimum premiums.
- **Definition of Claim:** Any written demand triggers coverage, putting counsel in place early in a dispute.

PLEASE NOTE: This list is solely intended to be a summary of policy coverage. Please reference the actual policy for specific terms and conditions. The policy supersedes all representations made above.