



Is your technology business protected?

Get the insurance you need

TAILORED COVERAGE

PROFESSIONAL LIABILITY (PL)

Also known as errors and omissions, or E&O, coverage, this protects you from claims of negligence during the course of conducting business. You're protected even if you haven't made a mistake.

GENERAL LIABILITY (GL)

Protects your business from a third party's claims of bodily injury, property damage, and personal injury like slander and libel.

Eligible professions

- Application development: smartphone/mobile/tablet
- Application service provider
- Computer consultant
- Computer programming services
- Computer system/network developer
- Custom software programmer/developer
- Data processing
- Database designer
- Game developer
- IT consulting
- IT project management
- IT software/hardware training services
- Internet hosting services
- Software development
- Technology services
- Value added reseller of computer hardware
- Website design
- Other technology services

Call me to get a quote today!

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Why do I need insurance?



Common risks for technology professionals

- Bodily injury
- Defamation, libel, slander
- Dissatisfied client
- Loss of client revenue
- Software/copyright infringement
- Software errors
- Third-party equipment damage
- And much more

One in 45 small business owners experience a claim*

CLAIM SCENARIOS FOR TECHNOLOGY SERVICES

PL CLAIM EXAMPLE

Copyright infringement: A client hires you to develop a new desktop software. Once the software goes live, your client is approached by a competitor who claims that the software infringes on their intellectual property. As the developer, you are sued for software copyright infringement. Professional liability insurance protects against claims of negligence and software copyright infringement, even if you haven't made a mistake.

GL CLAIM EXAMPLE

Bodily injury: You are a freelance computer programmer working from home one winter day so that you can accept a business delivery. The delivery man slips in your icy driveway, injures his back, and demands that you pay his hospital bills. General liability insurance protects against third-party claims of bodily injury, associated medical costs, and property damage.

Why insure your business through Hiscox?



Experts in small business

- The only insurer to specialize in small business



100 years of experience

- Origins dating back to 1901



Flexible payment options

- Pay monthly or annually



Strong customer service

- Rated 4.7 out of 5 with 10,808 reviews (between 10/2011 and 4/2018)

Ready to get started?

Contact me today to get same-day coverage for your business

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HERE'S SOME INFORMATION THAT YOU'LL NEED

- ✓ **Business location**, including the physical address, whether you own or rent the location, and square footage
- ✓ **Number of employees**, now and anticipated over the next year. Include full-time, part-time and temporary employees
- ✓ **Estimated gross sales** for the next 12 months, and estimated gross sales from your largest single customer
- ✓ **Estimated payroll expense** for the next 12 months
- ✓ If your business uses a **written contract**, have an example available

There will be additional questions, depending on your answers to these and the type of business you have.

*Based on Hiscox claim data from 1/1/2016-1/30/2019

This information is provided to assist you in understanding the coverage Hiscox offers and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting approval, and coverage terms and limits may vary by class of business and may not be available in all states.

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