



Micro+tek

MicroTek is tailored to smaller firms and extends the coverages they need at a price they can afford.

Product Features

- ▶ Premiums as low as \$995 for errors and omissions, network security and privacy liability, media liability and a preferred package, providing the benefit of having these coverages together with the same carrier
- ▶ Policy form includes:
 - Coverage for independent contractors as insureds when they are working for the named insured, available for most accounts
 - Full prior acts coverage buyback, available for most accounts
 - 50/50 hammer clause
 - \$0 deductible
 - Contingent bodily injury
 - A broad definition of covered services that uses "...including but not limited to..." wording
 - Network security and privacy liability that covers claims against insureds arising from a network security failure, a data breach, a privacy policy violation or a disclosure of third-party corporate information
 - Media liability that covers claims alleging personal and intellectual property injury, including libel, slander, and copyright or trademark infringement; coverage highlights include:
 - Negligence in content
 - Content displayed on products (e.g., logos, images)
 - A broad definition of "covered content"
 - Media liabilities assumed under contract
- ▶ Preferred package includes:
 - Blanked additional insured
 - Hired and non-owned auto for most states
 - Property Enhancement endorsement
 - The option to purchase a property damage extension sublimit for property in the insured's care, custody or control
 - The ability to add waiver of subrogation and primary/non-contributory language
- ▶ Option available for privacy breach expense that cover expenses such as forensics, notification (including call center services), credit monitoring, public relations and data restoration as well as expenses arising from a cyber extortion threat; coverage highlights include:
 - Breach of personally identifiable information (PII) in any form, including digital and paper files
 - PII and protected health information (PHI) stored by the insured's third-party vendors
 - Privacy breach caused by a rogue employee
 - Breach of employees' private data
 - Voluntary notifications
 - No failure to maintain safeguards clause
 - Business Interruption coverage including system failure damage and voluntary shutdown
 - Privacy breach expense in addition to limits of liability available
 - Cyber extortion reward for information that leads to the capture of the extortionist, as well as a small amount to help the named insured mitigate a potentially larger claim in the event their client suffers a ransomware attack due to an error or an omission
 - Regulatory defense, fines and penalties
 - Payment card industry assessments, fines and penalties
 - Hardware replacement (bricking)

Additional Advantages

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Specialized claims unit with expertise in professional and management liability
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business
- ▶ Free access to eRisk Hub[®], an online cyber risk management tool with breach coaches, HIPAA resources and security
- ▶ Free human resources consultation helpline with unlimited calls and no time limits plus an online human resource center