



FAILSAFE® COVERAGE ANALYZER

The Hartford's FailSafe suite of Professional & Cyber Risk policies are designed to address the broad array of coverage needs for technology businesses, regardless of size or complexity.

	FailSafe MEGA®	FailSafe GIGA®	FailSafe TERA®	Other Carrier's Programs
WRONGFUL ACTS				
Professional Liability Coverage				
• Errors & Omissions (E&O) Liability: negligence, breach of warranty or representation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Security Liability, including failure to prevent:				
» Denial or disruption of service	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
» Unauthorized access or use, repudiation of access, introducing malicious code	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
» Identity theft or disclosure of nonpublic personal information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
» Disclosure of third-party nonpublic corporate information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Professional Liability Coverage – Expanded Perils				
• Personal Injury Liability	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Intellectual Property Liability (includes infringement of software code)	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Data Privacy and Network Security Liability Coverage				
• 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)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Media Liability Coverage (includes Advertising Injury)				
• Personal Injury and Intellectual Property Liability for creating, using, disseminating or publishing content (not limited to professional services)	n/a	optional	<input checked="" type="checkbox"/>	<input type="checkbox"/>
FIRST-PARTY COVERAGE				
Breach Expenses				
• Crisis management expenses	*	optional	optional	<input type="checkbox"/>
• Cyber investigation expenses	*	optional	optional	<input type="checkbox"/>
• Data privacy regulatory expenses	*	optional	optional	<input type="checkbox"/>
• Notification and identity protection expenses	*	optional	optional	<input type="checkbox"/>
• PCI expenses	n/a	optional	optional	<input type="checkbox"/>
Extortion				
• Cyber extortion expenses	*	optional	optional	<input type="checkbox"/>
Business Interruption and Data Loss				
• Business interruption loss	*	optional	optional	<input type="checkbox"/>
• Dependent business interruption loss	n/a	optional	optional	<input type="checkbox"/>
• Data restoration expenses	n/a	optional	optional	<input type="checkbox"/>

* Available through The Hartford's Spectrum® Data Breach Endorsement

continued

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CORE POLICY FEATURES				
• No contractual liability exclusion	✓	✓	✓	□
• No liquidated damages exclusion; damages definition does not restrict civil fines	✓	✓	✓	□
• “Most favorable jurisdiction” for punitive, exemplary and multiplied damages, where applicable	✓	✓	✓	□
• One unified liability insuring agreement for all wrongful acts	✓	✓	✓	□
• Coverage for acts of rogue employees	✓	✓	✓	□
• Coverage for employee lawsuits for failure to prevent identity theft or disclosure of nonpublic personal information	✓	✓	✓	□
• Coverage for infringement of trademark and copyright (including software code)	n/a	optional	✓	□
• Right to Reject Settlement, with “Soft Hammer”	✓	✓	✓	□
• Automatic additional insured status for independent contractors and clients when required by written contract	✓	✓	✓	□
• Enterprise services coverage	n/a	✓	✓	□
• Expansive library of endorsements for comprehensive, creative risk solutions	✓	✓	✓	□
• Claims Made policy form	✓	✓	✓	□
• Policy is not subject to premium audit	✓	✓	✓	□

A HOLISTIC, CONSULTATIVE APPROACH

The following value-added solutions are offered to all FailSafe policyholders, employed by our team of technology-industry underwriters:

- Access to The Hartford Cyber Center, featuring:
 - » Alliances with both pre- and post-breach service providers
 - » Incident roadmap, sample governance templates and the latest news on privacy and security
- Pronto for FailSafe - an online renewal quote/bind/issue automation and submission portal
- NIST Cybersecurity Framework and SANS20-influenced cyber risk assessments
- Experienced technology and cyber claims team equipped to oversee claims and breach event management for a portfolio of 15,000+ FailSafe policies

LEARN MORE.
 For more information about The Hartford’s technology industry solutions, contact your Technology & Life Science Practice underwriter or visit thehartford.com/technology.



- Business Insurance
- Employee Benefits
- Auto
- Home

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 2017.

In Texas and California, the insurance is 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, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

Certain coverages and features may vary and may not be available in all states. Applicants are individually underwritten and some may not qualify. This insurance is underwritten by Hartford Fire Insurance Company, Inc., and its property and casualty affiliates, Hartford, CT.

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