



SafeLiability+™ Product Summary

Your insurance protection for wrongful acts including your Intellectual Property Liability.

BIG increase in IT litigation for small consultants

SafeLiability+™ has been specifically designed to protect companies that offer professional services together with selling technology products.

Summary of insurance

Businesses today are far less willing to let mistakes go. Business dependence on IT solutions is too great now and this dependence is growing. Companies are starting to sue first and sort the problems out later.

SafeLiability+ provides broad coverage against claims arising from any wrongful act.

Professional services supplied to your clients relating to computer systems, communications and media services using the internet services include consulting, data collecting, data storage, database design, data processing, data mining and analysis, software programming, researching, systems integration, development, installation and repair to name but a few. These services also include Intellectual Property risk, advertising injury, property damage and/or destruction, corruption or distortion and negligent acts.

Available limits

From \$100,000 to \$2,000,000. Higher coverage limits are available on request.

Minimum premium

From \$1,100.

Coverage highlights

- Any actual or alleged breach of duty, neglect, error, misstatement, misleading statement or omission in the rendering of professional services.
- Your legal liability with respect to your own professional activities relating to information technology and computer systems.
- Advertising injury / personal injury.
- Plagiarism, piracy or misappropriation of ideas.
- Infringement of copyright, domain name, trade dress, title or slogan, or the dilution or infringement of trademark, service mark, service name or trade name.
- Internet content for which you are responsible.
- Virus transmission.
- Breach of confidence or misuse of any information.

Loss examples

A VAR is contracted to upgrade and install a client's new network system in their new building following a move. The VAR accidentally wipes out the client's data when they upgrade the system upon the provision and installation of new equipment and software.

A company is suing over the ownership of code used in their operating systems based on the Linux code. The free use of software causes many claims for Intellectual Copyright.

A small consult agency won a contract to design and install a database. The company failed to complete systems integration correctly and the whole installation failed.

A complete brief was taken and signed off with a consultant. However, upon delivery which followed several delays, the system did not meet the client's brief and the consultant was sued for costs.

Target Audience

- Value Added Reseller (VAR)
- Computer Consultants who also sell software and hardware

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