



**IronPro**<sup>®</sup>

Tech Insure



Tech Insure by IronPro provides targeted errors and omissions coverage for companies that deliver technology products and services. Coverage can also be tailored for firms with other miscellaneous professional liability exposures. Policy highlights include coverage for negligence and breach of contract, and all the same benefits of Data Insure (IronPro's stand-alone cyber policy). Protect your business from privacy and professional liability exposures with Tech Insure.



## Tech Insure Overview

### Standard coverages

- Technology & Miscellaneous Professional Liability
- Privacy & Network Security Liability
- Media Liability
- Regulatory Proceedings, Fines & Penalties
- Privacy Breach Expenses
- Network Asset Loss
- Ransomware & Network Extortion Threat
- Business Interruption
- Dependent Business Interruption

### Optional coverages

- System and Dependent Failure
- Social Engineering
- Funds Transfer Fraud
- Invoice Manipulation
- Reputational Harm
- Voluntary Shutdown
- PCI Assessments
- Telecommunications Fraud
- Compromised Plastic Card Re-Issuance
- Media Enhancement (w/first amendment and subpoena assistance)
- Excess Side A D&O for claims arising from a Privacy or Network Security Incident

## Highlights

- Bricking incident costs (full limits)
- Betterment coverage (full limits)
- Affirmative GDPR coverage
- Regulatory coverage in the absence of a security breach
- Unauthorized collection affirmatively covered
- Privacy Breach Coach paid at first dollar (no retention)
- Voluntary notification costs covered
- Reimbursement of a third party for Privacy Breach Expenses pursuant to a written contract
- Forensic Accounting costs (full limits)
- Criminal Reward Coverage of \$100K
- Defense and Settlement provision 80/20
- Prior acts coverage available
- Broad Definition of Network (includes IOT, and networks operated by service providers)
- Blanket additional insured status where required by contract
- Other insurance designates policy as primary for select coverages
- Potential reimbursement for uncollectible fees pursuant to project failure

## Additional policy benefits

- Access to risk management, training and compliance material through [www.IronProCyber.com](http://www.IronProCyber.com)
- Access to virtual CISO privacy hotline where questions can be answered by specialists
- 24/7 Data Breach Hotline



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## Target Classes

### Technology E&O

- Technology Consultants and Service Providers
- Packaged and Custom Software Developers
- Application Services Providers
- Managed Hosting / Co-location Services
- Cloud Computing Services
- Backup/Disaster Recovery Services
- Telecommunications Firms
- Technology Training Services
- System Implementation Services
- Data Processing
- Website Design Services

### Miscellaneous E&O

- Consultants
- Third Party Administrators
- Business Brokers
- Trustees
- Real Estate Agents, Brokers and Property Managers
- Recruitment & Staffing Firms
- Business Consulting Firms
- Public Relations/Marketing Services



### General info

- Minimum premium of \$1,000
- Minimum deductible of \$1,000
- Primary or excess coverage available
- Duty to defend
- Worldwide coverage (where allowed by law)



## Contacts

### Product Contact

**Daniel Frusciano**  
Senior Vice President  
daniel.frusciano@ironshore.com  
(646) 826-6771

### Regional IronPro Contacts

**Atlanta**  
**Alanna Cochrane**  
Senior Underwriter  
alanna.cochrane@ironshore.com  
(770) 250-3945

**Los Angeles**  
**James Brogan**  
Underwriting Specialist  
james.brogan@ironshore.com  
(213) 416-2308

**San Francisco**  
**Jeremy Frumkin**  
Underwriting Manager  
jeremy.frumkin@ironshore.com  
(415) 291-2708

**Chicago**  
**Kevin Burt**  
Underwriting Manager  
kevin.burt@ironshore.com  
(312) 496-7507

**New York**  
**Deuayne Crawford**  
Underwriting Manager  
deuayne.crawford@ironshore.com  
(212) 208-4267

**Denver**  
**Erin Halchak**  
Underwriting Specialist  
erin.halchak@ironshore.com  
(303) 802-8869

**Philadelphia**  
**Jillian Kebler**  
Underwriting Manager  
jill.kebler@ironshore.com  
(267) 443-2888

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[www.ironshore.com](http://www.ironshore.com)  
[info@ironshore.com](mailto:info@ironshore.com)



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