

# Professions TechGuard

TechGuard allows brokers to combine their IT clients' professional, employers' and public/products liability needs into a single insurance product. These covers are supported by additional covers and services that broaden protection and help a wide variety of technology-based companies better control their operational risks.

## COVER

### Professional Liability

Claims made  
Any One Claim Limit  
Civil Liability  
Unintentional Infringement of Intellectual Property Rights  
Dishonesty of Employees  
Defamation  
Technology Product Advice  
Worldwide Territorial Limits  
Defence Costs in Addition to the Policy Limit  
Retention not applicable to Defence Costs  
Extensions  
Compensation for Court Appearance  
Data Rectification (1st party) up to £100,000

### Employer's Liability

Defence costs - £5m aggregate in addition to limit of indemnity  
Transfer of Undertakings (Protection of Employment)  
Regulations (TUPE) given as standard  
Wide definition of employee  
Medical and Vocational Rehabilitation at no extra premium cost  
Health and Safety loss control  
24 hour/365 day claims 'Reportline' facility  
Serious Accident Response Service

### Public/Products Liability

£5m aggregate defence costs in respect to Corporate  
Manslaughter in addition to the limit of indemnity  
Wide cover as standard, including Legionella

## MAIN EXCLUSIONS

All sections  
Product recall and repair  
Patent and trade secrets  
USA/Canada Jurisdiction (Available as a cover option)  
Professional Liability  
Mechanical Breakdown of Hardware  
Misdeeds  
Anti-trust  
Public and Products Liability  
Motor  
Professional Liability  
Employers' Liability  
Offshore activity

## UNDERWRITING INFORMATION (for Primary)

AIG Technology Proposal Form or suitable alternative  
Full details of the nature & end use of the software

## PRIMARY LIMITS

Professional Liability – Up to £15m  
Employers' Liability – Up to £70m  
Public/Products Liability – Up to £70m

THIS INFORMATION IS INTENDED FOR INSURANCE BROKERS AND OTHER INSURANCE PROFESSIONALS

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)). Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

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These are brief product descriptions only. Refer to the policy for full terms and conditions applicable. Any scenarios are given as brief examples which may give rise to claims. These descriptions should not be relied on to justify coverage in any situation.

AI 196415

05/09

# Professions TechGuard

**LONDON**

Tel: 020 7954 7000  
Fax: 020 7954 7001

**BELFAST**

Tel: 02890 726002  
Fax: 02890 726085

**BIRMINGHAM**

Tel: 0121 236 9471  
Fax: 0121 233 3597

**BRISTOL**

Tel: 0117 929 2616  
Fax: 0117 921 5379

**CROYDON**

Tel: 020 8681 2556  
Fax: 020 8680 7158

**GLASGOW**

Tel: 0141 303 4400  
Fax: 0141 303 4440

**LEEDS**

Tel: 0113 242 1177  
Fax: 0113 242 1746

**MANCHESTER**

Tel: 0161 832 8521  
Fax: 0161 832 0149

**NEWCASTLE**

Tel: 0191 206 4091  
Fax: 0191 2064199

**READING**

Tel: 0118 964 2600  
Fax: 0118 964 2680

**WATFORD**

Tel: 01923 229787  
Fax: 01923 251956

**Growing Target Market**

With at least 40,000 IT companies within the UK, this is a large market. We know that as many as half do not buy professional liability, perhaps because they underestimate the potential levels of exposure – or simply do not understand the areas of risk.

**A liability solution in a single product**

A single TechGuard quotation and a single TechGuard product covering IT companies' Professional Indemnity, Employers' Liability, Public Liability and Products Liability.

**Claims expertise**

PI claims in particular can be demanding and stressful experiences for a company. TechGuard is underpinned by the skill, expertise and reassurance provided by our specialist PI and Liability claims teams.

**Medical Rehabilitation provided as standard regardless of fault**

AIG Medical and Rehabilitation has helped thousands of employees injured at work back into the workplace. The service provides first class medical intervention, support and rehabilitation for employees injured or made ill at work. It enables faster recovery and together with Vocational Consultancy delivers impressive benefits.

**Expert help after major incidents**

The Serious Accident Response Service provides technical and organisational expertise in the critical time following fatalities and major injuries. Like skilled accident investigators on hand who can help liaise with authorities and lawyers, conduct interviews and assist with causation reporting.

**Data Rectification**

Repairing a corrupted hard drive or hunting for backed up data. Provides insured with peace of mind when handling clients' sensitive information.

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