



Product Profile

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.

Covers

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

Employers' 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/Product 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 and end use of the software

Primary Limits

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

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London
58 Fenchurch Street
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Bristol
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Chelmsford
Victoria House
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Leeds LS1 5RD
Tel: 0113 242 1177

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Newcastle upon Tyne NE1 1JF
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Reading
Soane Point, 6-8 Market Pl
Reading RG1 2EF
Tel: 0118 964 2600

Broker Facts

Growing Target Market

With over 70,000 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 professional medical intervention, support and rehabilitation for employees injured to 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 the insured with peace of mind when handling clients' sensitive information.



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