

SMALL COMMERCIAL
INDUSTRY SPOTLIGHT: TECHNOLOGY

WANT TO WRITE
MORE TECHNOLOGY?
HERE'S WHERE TO START.



STANDARD INDUSTRY CLASSIFICATION CODE (SIC)	THE HARTFORD PROPRIETARY SPECTRUM® CODE
7371 & 7372	42751 - Technology Consulting, Staffing & Custom Programming or 11171 - Software, Internet, Application & Web Design
7373	11081 - Technology Integration, Installation, Service or Repair
7379	11041 - Technology Service Provider
3577	35771 - Technology Product Manufacturing - Finished computer, electronics, audio, video and telecommunications products
3679	36791 - Technology Components Manufacturing - Electronic components, connectors, capacitors, resistors, circuit boards
5045	50632 - Technology & Electronics Products Distribution

Visit our [Appetite Guide](#) for a complete list of eligible classes.

TECHNOLOGY SERVICES ¹	THRESHOLDS PER POLICY	
Spectrum® Business Owner's Policy (BOP)	Sales: \$50M	Property: \$30M
Workers' Compensation	Payroll: \$20M	

SPECIALIZED TECHNOLOGY SOLUTIONS

SPECTRUM BOP: KEY OPTIONAL COVERAGES

- Business Income for Electronic Vandalism
- Computers Worldwide
- Damage to Computer Hardware
- Data Breach Response Expense and Defense & Liability
- Electronic Data Liability
- Electronic Data Restoration
- Employment Practices Liability

WORKERS' COMPENSATION

Generous Policy Features

- Broad Form endorsement included
- Extended Broad Form endorsement available

Payroll Billing Option

- Ideal for businesses with seasonal help
- Offers cash flow benefits
- Supports mitigation of payroll discrepancies at audit

FAILSAFE® ERRORS & OMISSIONS (E&O)

FailSafe GIGA® E&O covers claims alleging:

- Financial loss resulting from a negligent act, error or omission
- Breach of Warranty or Representation
- Failure to prevent unauthorized access and/or disclosure of personal information (Cyber Liability)

Other key coverage features:

- Enterprise-wide coverage
- Optional Media Liability, Personal Injury and Intellectual Property coverage
- Optional First Party Cyber Expense coverage (standalone only)
- Flexible limit and retention options

EVERYTHING YOU NEED TO DO IS FASTER AND EASIER WITH US

ICON QUOTING

- Generate quotes in a fraction of the time
- FailSafe GIGA E&O available in ICON as a BOP endorsement or as a standalone policy
- High bindability rates
- Broad appetite for technology classes including E&O
- Robust coverage offering available during the quotation process

STREAMLINED DIGITAL EXPERIENCE

- All policy changes are available online to you and your customers
- Workers' compensation changes and Certificates of Insurance are processed in real time
- 24/7 access for you and your customers via our Electronic Business Center (EBC) and My Account
- Increased service flexibility for FailSafe E&O limit requests for mid-term and renewals due to contractual needs

PLUG INTO THE TECH INDUSTRY.

Contact your sales rep or underwriter to learn how.



Property
Liability
Workers' Comp
Business Auto

¹Contact your underwriter for thresholds for technology manufacturers and wholesalers

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