

FAILSAFE® COVERAGE ANALYZER

As reliance on technology increases so do the risks technology companies face when providing services. To help prepare them to hit these challenges head on, we're offering our flexible FailSafe coverage, available by endorsement or a stand-alone policy – both options available. FailSafe could also help reduce your E&O exposure by closing coverage gaps where other carriers may not. Use this FailSafe Coverage Analyzer to see how broad our coverage is and to compare the protection we provide against competitors.

	FailSafe for Spectrum ¹	FailSafe Stand-Alone E&O	Other Carrier's Programs
WRONGFUL ACTS			
Professional Liability Coverage			
• Errors & Omissions (E&O) Liability: negligence, breach of warranty or representation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Security Liability, including failure to prevent:			
» Denial or disruption of service	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
» Unauthorized access or use, repudiation of access, introducing malicious code	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
» Identity theft or disclosure of nonpublic personal information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
» Disclosure of third-party nonpublic corporate information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Data Privacy and Network Security Liability Coverage			
• Security liability for activities on an insured's computer system or network, including those of a third-party cloud provider (not limited to professional services)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Media Liability Coverage (includes Advertising Injury)			
• Personal Injury Liability and Intellectual Property Liability for creating, using, disseminating or publishing content (not limited to professional services); Intellectual Property includes software code	optional	optional	<input type="checkbox"/>
FIRST-PARTY COVERAGE			
Breach Expenses			
• Crisis management expenses	*	optional	<input type="checkbox"/>
• Cyber investigation expenses	*	optional	<input type="checkbox"/>
• Data privacy regulatory expenses	*	optional	<input type="checkbox"/>
• Notification and identity protection expenses	*	optional	<input type="checkbox"/>
• PCI expenses	*	optional	<input type="checkbox"/>
Extortion			
• Cyber extortion expenses	*	optional	<input type="checkbox"/>
Business Interruption and Data Loss			
• Business interruption loss	*	optional	<input type="checkbox"/>
• Dependent business interruption loss	N/A	optional	<input type="checkbox"/>
• Data restoration expenses	**	optional	<input type="checkbox"/>

* Available through The Hartford's Spectrum® Data Breach Endorsement

** Available through The Hartford's Spectrum® Electronic Vandalism Endorsement



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CORE POLICY FEATURES			
• Enterprise services coverage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• No contractual liability exclusion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• No liquidated damages exclusion; damages definition does not restrict civil fines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• “Most favorable jurisdiction” for punitive, exemplary and multiplied damages, where applicable	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• One unified liability insuring agreement for all wrongful acts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Coverage for acts of rogue employees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Coverage for employee lawsuits for failure to prevent identity theft or disclosure of nonpublic personal information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Right to Reject Settlement, with “Soft Hammer”	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Automatic additional insured status for independent contractors and clients when required by written contract	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Expansive library of endorsements for comprehensive, creative risk solutions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Claims Made policy form	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Policy is not subject to premium audit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

For more information about The Hartford’s technology industry solutions, contact your sales representative or Technology & Life Science Practice underwriter.



¹Varies by state.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc.

In AZ, CA, NH, TX and WA, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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Property
Liability
Workers' Compensation
Business Auto