



 *Hanover Technology Advantage*

# Errors and omissions coverage

Technology errors and omissions insurance (E&O) covers your business from liabilities not generally included in a standard business owner’s policy (BOP) or commercial package policy. Errors and omissions is designed to protect technology companies from lawsuits and financial consequences that may arise from allegations that your products or services do not perform as expected or promised.

The Hanover offers three comprehensive E&O coverage options: BOP Tech E&O—for small companies, and Hanover Technology Professional Advantage and Advantage Plus—for small- to mid-size technology companies.

## Coverage review checklist

See which plan is right for you.

HANOVER TECHNOLOGY PROFESSIONAL ADVANTAGE COVERAGE FEATURES	BOP TECH E&O	ADVANTAGE	ADVANTAGE PLUS
<b>Robust core coverage</b>			
Claims made	Yes	Yes	Yes
Coverage for all of the insured’s products and work	Yes	Yes	Yes
Definition of insured’s work includes his/her own website activities	Yes	Yes	Yes
Definition of anomaly (wrongful act) includes breach of warranties and representations	Yes	Yes	Yes
Definition of claim limited to a written demand for damages	Yes	Yes	Yes
Notice of claim limited to designated authorized person	Yes	Yes	Yes
Definition of damages includes punitive, multiplied or exemplary where insurable by law based on most favorable venue	Yes	Yes	Yes
Coverage for damage to data, including when there is physical injury to tangible property	Yes	Yes	Yes
Coverage for mental anguish arising from an anomaly	Yes	Yes	Yes
Coverage for loss of use arising from a recall or withdrawal of the insured’s products or work	Yes	Yes	Yes
No delay, failure to begin or complete your work exclusion	Yes	Yes	Yes

HANOVER TECHNOLOGY PROFESSIONAL ADVANTAGE COVERAGE FEATURES	BOP TECH E&O	ADVANTAGE	ADVANTAGE PLUS
No limitation of coverage regarding final acceptance of your product or work from customers	Yes	Yes	Yes
Worldwide coverage territory	Yes	Yes	Yes
Automatic additional insured status for agents, clients and independent contractors when required by contract	Yes	Yes	Yes

**Information security, privacy and personal injury coverage**

Failure to prevent unauthorized access, use or theft of private personal data or personal health information	Yes	Yes	Yes
Failure to prevent tampering with code or introduction of malicious code	Yes	Yes	Yes
Inability of an authorized party to gain access to your products or your work including distributed denial or disruption of service or repudiation of authorized access	Yes	Yes	Yes
Unintended transmission of malicious code	Yes	Yes	Yes
Invasion, intrusion or interference with the right of privacy or publicity	Optional	Optional	Yes
Defamation, libel, slander, product disparagement	Optional	Optional	Yes

**Media and content**

Coverage for infringement or dilution of title, slogan, trademark, trade name, trade dress, service mark, service name or copyright	Optional	Optional	Yes
A definition of content that extends to software and computer code	Optional	Optional	Yes

**Other important features**

Consent to settle with a soft (50/50) hammer	Yes	Yes	Yes
Non-binding arbitration reduces retention by 50 percent or \$10,000, whichever is less	Yes	Yes	Yes
Supplementary payments which do not reduce the limits of liability and include pre- and post-judgment interest and pre-claim assistance	Yes	Yes	Yes
Automatic waiver of subrogation	Yes	Yes	Yes
Liberalization clause which automatically broadens coverage when a new form is introduced with no change in rates	Yes	Yes	Yes
Unlimited extended reporting period option	Yes	Yes	Yes
Online rating and submission	Yes	No	No

**Limits and pricing**

Available limits	\$250,000–\$5,000,000	\$250,000–\$10,000,000	\$250,000–\$10,000,000
Minimum premiums at \$1,000,000 limit	\$600–\$1,000	\$1,000–\$2,000	\$1,500–\$2,500

 **Connect with us for total peace of mind**

Contact your local Hanover agent to learn more about our tailored E&O coverage solutions.



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