



McLeckie Insurance Group



## CONTENTS

### Specialty Products

Abuse/Molestation Insurance	1
e-MD™	2
Employment Practices Liability (featuring HReSource™ Risk Management)	3-4
Excess Professional and General Liability	5
Healthcare Consultants and Other Medical Related E&O	6
Managed Care E&O / D&O / EPLI	7
MEDEFENSE™ Plus	8
Miscellaneous Errors & Omissions	9-10
Miscellaneous Medical Malpractice	11
NetGuard™ Plus	12
Non-Standard Physicians	13
Sexual Misconduct and Molestation Liability Insurance	14
Social Services Professional Liability	15
TechGuard™	16-17
Tenant Discrimination Insurance	18

# Abuse/Molestation Insurance

(Claims Made)

**Eligibility:** Organizations with clients under their care, custody or control including, but not limited to, the following:

- |                                 |                      |
|---------------------------------|----------------------|
| Camps                           | Nursing Homes        |
| Churches                        | Schools              |
| Community Theater/Arts Programs | School Bus Companies |
| Mental Health Services          | Tutoring Services    |

Abuse/Molestation coverage also extends to individuals, groups and businesses that sponsor events on their premises, such as:

- Homeowner associations
- Property managers
- Land owners

**Limits Available:** Up to \$250,000 each claim/\$500,000 aggregate for reimbursement of Legal Expense and Loss (higher limits available for reimbursement of Legal Expense only).

**Special Features:**

- Free selection of defense counsel
- First party coverage
- Prior acts coverage available for Legal Expense coverage only
- Waiver of co-insurance upon selection of panel counsel (available for legal and loss)
- Coverage for directors, trustees, officers or other employees or volunteers (when entity is also named as a party defendant)

**Minimum Premium:** \$2,500

**Minimum Deductible:** \$2,500

**Ineligible Classes:** Catholic Organizations, International Travel/Student Exchange Programs

**Ineligible Territories:** Available in all states. (Note: legal expense is ineligible in the state of New York)

		_____	
		_____	
		_____	

Physicians and other healthcare entities are increasingly exposed to privacy related claims such as a lost laptop, rogue employee, hacking and virus attacks which can result in an embarrassing and costly loss. **e-MD™ from NAS Insurance** is insurance protection designed for the unique Network Security & Privacy related exposures faced by dentists, physicians, medical groups and other medical professionals. Coverages include:

- **Network Security & Privacy Insurance** - Including coverage for both online and offline information, virus attacks, denial of service, and failure to prevent transmission of malicious code. Also extends coverage for defense costs and fines/penalties for violations of privacy regulations including but not limited to HIPAA, Red Flag Rules, and the new Hi-Tech Act.
- **Privacy Breach Responses Costs, Customer Notification Expenses, Customer Support and Credit Monitoring Expenses** - Includes all reasonable legal, public relations, advertising, IT forensic, call center, credit monitoring and postage expenses incurred by the insured for a privacy breach response.
- **Network Asset Protection** – Coverage for all reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted. Coverage also includes business interruption and extra expense coverage for income loss as a result of the total or partial interruption of the insured’s computer system. Includes coverage for cyber terrorism.
- **Cyber Extortion** – Will pay extortion expenses and extortion monies as a direct result of a credible cyber extortion threat.

**Eligibility:** Classes include any healthcare entity, but are not limited to, the following:

- Billing Entities
- Clinics
- Hospitals
- Individual Physicians
- Managed Care
- Medical Groups
- Medical Billing Companies
- Surgery Centers and other facilities

**Limits Available:** Up to \$5,000,000 each claim/\$5,000,000 aggregate

**Minimum Premium:** \$1,500

		_____	
		_____	
		_____	
		_____	

# Employment Practices Liability

(Claims Made)

Provides liability insurance protection for the business entity, and/or its directors, officers and employees for allegations, administrative proceedings and suits relating to:

- Wrongful dismissal, discharge or termination of employment
- Employment-related misrepresentation
- Violation of employment discrimination laws
- Sexual and other harassment
- Wrongful failure to hire or grant tenure
- Negligent evaluation
- Retaliation
- Invasion of privacy
- Employment-related defamation, infliction of emotional distress

**Limits Available:** \$100,000 to \$2,000,000  
\$ 25,000 sublimit coverage for Illegal Alien Defense included for most risks

**Minimum SIR:** \$2,500 limit

**Minimum Premium:** \$1,750

**Special Features:**

- Full prior acts coverage for most risks
- Punitive damages included where lawful
- Full continuity of coverage available
- Defense outside the limits for 15% AP available, up to \$1mm limit
- Defense of wage and hour claims available
- NAS HReSource™ included with unlimited access to HR Consultants
- **Can be combined with Tenant Discrimination Insurance**

**Target Classes:** Accounting, agriculture and/or nurseries, contractors, architects and engineers, food/kindred products, medical related risks, transportation services

**Ineligible Classes:** Auto dealers, educational services, entertainment risks, franchise restaurants, hotels, law firms, religious facilities, sports clubs, temporary agency

**Ineligible for 3<sup>rd</sup> Party:** Daycare, banks, schools, country clubs, health clubs, publishing, security

**Ineligible States:** Alabama, Alaska, Connecticut, Illinois, Maine, New Hampshire, New York Rhode Island.

		_____	
		_____	
		_____	

**NAS Insurance Services** is pleased to announce that **HReSource™** is providing our EPLI Insureds with new and expanded HR Risk Management services as part of the Employment Practices Liability Insurance policy! By purchasing/renewing this coverage, insureds will have both toll-free real time and on-line access to qualified HR consultants who will answer specific Human Resource and Employment Law questions. In addition, an on-line destination is set up for each insured to access current HR information, sample policies, Federal and State employment law changes, and more!

### **Training Modules** – Training programs delivered on-line

- On-line, interactive training programs for California supervisors
  - Anti-Harassment-Discrimination Training for supervisors and line employees
- On-line, non-interactive training programs
  - Anti-Harassment-Discrimination Training for supervisors and line employees
  - Hiring good employees
  - Terminating employees with confidence
- Manager training bulletins and podcasts

### **Audio Seminars featuring Employment Law Attorneys and HR experts**

### **Internet-Based HR Management System Features**

- On-line HR forms, HR policies and HR procedures (for each state)
  - 102 sample “state-specific” employee handbooks
  - Continuing updates to the on-line content
- Electronic notification of significant changes to on-line content
- Step-by-Step procedure forms to handle common HR management issues, including:
  - Pre-hire and hiring issues
  - ADA compliance
  - Leave of absence issues (FMLA, pregnancy, military, etc.)
  - Discipline of employees and proper documentation
  - Voluntary termination and involuntary termination procedures and guidance
  - Pre-Developed Job Descriptions for Selected Positions and Job Description builder
  - Monthly Newsletter, via email, covering Federal and State employment law changes

### **HR Support Center**

- Unlimited telephone support by qualified HR consultants

## Excess Professional and General Liability

**Eligibility:** Eligible classes include, but are not limited to, the following:

- Adult Day Care
- Diagnostic Imaging & X-Ray Clinics
- Dialysis Centers
- Drug Testing Labs
- Employee Assistance
- Family Counseling
- Group Homes
- Health and Fitness Centers
- Home Health Agencies
- Hotlines
- Meals on Wheels
- Medical Clinics
- Medical Testing Labs
- Mental Health Facilities & Services
- Nurse Registries
- Alcohol and Drug Rehab Centers with Methadone Treatment
- Opticians and Optometrists
- Pharmacists
- Physical Therapy Clinics
- Physical/Developmental Disability Facilities
- Psychiatric Hospitals
- Referral Agencies
- Respite Care
- Shelters
- Surgi-Centers
- Transitional Living
- Nursing Homes

**Limits Available:** *Excess Professional*  
\$5,000,000 each claim/\$5,000,000 aggregate

*Excess – GL and Professional*  
\$5,000,000 each claim/\$5,000,000 aggregate  
Defense within limits for all products

**Underlying Carrier:** A X rating or higher

**Special Features:**

- Incident reporting
- Full prior acts
- Punitive Damages available in Texas

**Minimum Premium:** \$3,000

**Ineligible Classes:** Emergency Rooms, Foster Care Exposures, Adoption Agencies, Air & Ground Ambulance Services, Nursing Homes (not applicable to MEDEFENSE™ Plus)

**Ineligible States:** West Virginia, Alaska, Hawaii

		_____	
		_____	

**Healthcare Consultants and Other Medical Related**  
**Errors & Omissions**  
(Claims Made)

NAS can cover most medical-related services for risks that fall outside a medical malpractice policy due to no direct patient contact. This can include coverage for financial damages, as well as exposure to vicarious medical liability, for classes of business such as:

**Vicarious Medical Exposures**

Case Management  
Utilization Review  
Independent Medical Review  
Disease Management

**Financial Damage (Misc. E&O)**

General Practice Management  
Medical Billing / Reimbursement Consulting  
Managed Care Contracting  
Transcription

**Limits Available:** Up to \$5,000,000/\$5,000,000  
Up to \$100,000 coverage available for Network Security & Privacy (higher limits available)

**Minimum Deductible:** \$1,500

**Minimum Premium:** \$1,500

**Special Features:**

- Coverage for HIPAA and other Regulatory Proceedings
- Prior Acts coverage is available

**Policy Forms:** Risks will be written on either:

- NAS Miscellaneous Errors & Omission Facility
- NAS Managed Care E&O Facility

**Ineligible Classes:** Risk with Direct Patient Contact, Fiduciary Exposures, Attorney Services

**Ineligible States:** Alaska, Alabama

		<hr style="width: 80%; margin: 0 auto;"/> <hr style="width: 80%; margin: 5px auto;"/>	
--	--	---------------------------------------------------------------------------------------	--

## Managed Care E&O/D&O/EPLI

(Claims Made)

**E&O** – Provides liability insurance protection to managed care entities for errors and omissions related to the delivery of managed care professional services. E&O coverage includes sublimit for Network Security & Privacy Insurance; Patient Notification & Credit Monitoring Costs; Data Recovery Costs; and Multimedia Liability Sublimit: \$25,000 to \$100,000.

**D&O** – Covers the entity, directors and officers and employees for allegations and suits from customers/clients, competitors, investors and silent partners, creditors, and shareholders related to actual or alleged errors, omissions, misleading statements, neglect, breach of duty or act.

**EPLI** – Provides liability insurance protection for the business entity, and/or its owners, directors, officers and employees for allegations, administrative proceedings and suits relating to wrongful dismissal, discharge or termination of employment, employment-related misrepresentation, violation of employment discrimination laws, sexual and other harassment, wrongful failure to hire or grant tenure, negligent evaluation, retaliation, invasion of privacy, employment-related defamation, employment-related infliction of emotional distress.

**Limits Available:** \$5,000,000 in the aggregate per Insured  
\$100,000 Sublimit      Network Security & Privacy Insurance  
                                         Patient Notification & Credit Monitoring Costs  
                                         Data Recovery Costs Insurance  
                                         Multimedia Liability

**Minimum SIR starts at:** \$2,500

**Minimum Premium starts at:** \$2,000

- Special Features:**
- Broad definition of Managed Care services
  - Anti trust coverage included
  - Coverage can be purchased with shared or separate limits
  - Free HIPAA protection provided by endorsement to NAS Managed Care E&O policies up to the E&O per claim limit. Deductible: None.
  - Third Party discrimination and harassment coverage standard with purchase of EPL
  - Contingent Bodily injury wording provided in the policy
  - Fiduciary Liability coverage available

**Preferred Classes:** IPAs, PHOs, HMOs, PPOs

**Ineligible States:** Alabama, Alaska

		_____ _____ _____	
--	--	-------------------------	--

## MEDEFENSE™ Plus

**Eligibility:** Organizations delivering direct medical or medically-related services. Classes include, but are not limited to, the following:

- Allied Health Facilities
- Billing Entities
- Hospitals
- Mental Health Facilities
- Physician Groups
- Solo Physicians
- Nursing Homes

**Limits Available:** Up to \$5,000,000 each claim/\$5,000,000 aggregate

- Special Features:**
- **MEDEFENSE™ PLUS** – Defense cost and civil fines and penalties coverage for Billing Errors, HIPAA, EMTALA and Stark proceedings
  - **Standalone HIPAA PROTECTOR** – Defense cost and civil fines and penalties coverage for governmental HIPAA Proceedings
  - Full prior acts available
  - Broad definition of Insured
  - Broad definition of Billing Errors Proceedings to include both governmental and commercial payor audits and investigations, qui tam plaintiffs, or voluntary self-disclosure
  - Waiver of co-insurance upon selection of panel counsel
  - Sub-limit available for Medical Board Proceedings defense cost reimbursement
  - Payment for shadow audits
  - **Can be combined with e-MD™ coverage**

**Minimum Premium:** \$1,200

**Minimum Deductible:** \$1,000

**Available in all States**

		_____ _____ _____	
--	--	-------------------------	--

## Miscellaneous Errors & Omissions

(Claims Made)

- Eligibility:** For a sampling of the classes we write, please see the next page.
- Limits Available:** Up to \$5,000,000/\$5,000,000
- Minimum Deductible:** \$1,500
- Minimum Premium:** \$1,000
- Special features:**
- Can include Contingent BI/PD
  - Policy Form provides Personal and Advertising Injury Coverage
  - Coverage for Regulatory exposures available
  - Prior acts available
  - **GL available for select classes**
- Ineligible Classes:** Fiduciary Exposures, Seedsmen, Accountants, Attorneys, Collection Agents, Sports/Talent Agents, Escrow/Title Agents, Architects & Engineers, Business Brokers, Trustees, Mortgage Brokers, Real Estate Agents
- Ineligible States:** Illinois

		<hr/> <hr/> <hr/>	
--	--	-------------------	--

## Miscellaneous Errors & Omissions Insurance

(Claims Made)

This list is not all-inclusive, but is an example of some of the classes we can write:

- Advertising Agencies
- Agricultural Consultants
- Alarm Monitoring
- Answering Services
- Arbitrators and Mediators
- Association Administrators
- Auctioneers
- Auto Dealers
- Back Office Services
- Billing Services
- Bookkeepers and Tax Preparers
- Building Code Inspectors – Commercial
- Claim Adjusters
- Clean-room Design
- Compliance Consultants
- Consultants
- Court Reporting/Stenography
- Disaster Recovery Services
- Emergency Response
- Employee Screening/Background Checks
- Employee Leasing/Human Resource Outsourcing
- Employment Agencies
- Environmental Consultants
- Event Planning
- Executive Coaches/Business and Personal Mentors
- Expert Witness Services
- Forensic Investigation
- Freight Forwarders
- Fulfillment Services
- Graphic Design
- Insurance Agents
- Insurance Inspection/Auditing
- Interior Designers
- Landscape Design
- Litigation Support Services
- Loss Control/Risk Management
- Market Research
- Medical Claims Management/Billing Review Services
- Meteorologists
- Mortuary and Funeral Services
- Notary Services
- Premium Finance Services
- Printers
- Process Servers
- Property Managers
- Public Relations Firms
- Records/Document Services
- Sprinkler/Fire Suppression System Design
- Technical Help Centers
- Technical Writing
- Telemarketing
- Testing Laboratories
- Third Party Administrators
- Tour Operators – Travel Agents
- Translation Services
- Training and Certification Services
- Utilities Review Services

## Miscellaneous Medical Malpractice

(Claims Made)

- Eligibility:** Eligible classes include, but are not limited to, the following:
- Dental Clinics
  - Medical Spas
  - Diagnostic Imaging and X-Ray Clinics
  - Mental Health Clinics
  - Dialysis Centers
  - Nurse Registries
  - Drug and Alcohol Rehab
  - Opticians and Optometrists
  - Drug Testing Labs
  - Pharmacists
  - Health and Fitness Centers
  - Physical Therapy Clinics
  - Home Health Agencies
  - Psychiatric Hospitals
  - Medical Clinics
  - Surgi-Centers
  - Medical Testing Labs

**Limits Available:**      *Stand-alone Professional*  
 \$1,000,000 each claim/\$3,000,000 aggregate

*Combo – GL and Professional*  
 \$1,000,000 professional liability limit  
 \$1,000,000 commercial general liability limit  
 \$1,000,000 products/completed operations limit  
 \$1,000,000 personal & advertising injury limit  
 \$ 5,000 medical expense limit  
 \$ 50,000 fire legal liability limit  
 \$3,000,000 aggregate all coverages

*Excess Liability – GL and Professional* – Limits up to:  
 \$5,000,000 each claim/\$5,000,000 aggregate  
 Defense within limits for all products

- Special Features:**
- Full prior acts
  - Incident Reporting
  - Sexual Abuse / Molestation coverage available by endorsement
  - Defense in addition to the limits is available by endorsement
  - MEDEFENSE™ Plus and HIPAA Protector policies available
  - Hired and Non-Owned Auto and NetGuard™ provided for Home Health Care Agencies and Nurse Registries
  - Punitive Damages are covered, where insurable by law

**Minimum Premium:** \$2,000

**Minimum Deductible:** \$1,000

**Ineligible Classes:** Nursing Homes, Emergency Rooms, Air & Ground Ambulance Services

**Ineligible States:** Alaska, Hawaii

		<hr/> <hr/> <hr/> <hr/> <hr/>	
--	--	-------------------------------	--

# NetGuard™ Plus

## COVERAGE COMPONENTS

- **Network Security & Privacy Insurance** - Including coverage for both online and offline information, virus attacks, denial of service, and failure to prevent transmission of malicious code. Also extends coverage for defense costs and fines/penalties for violations of privacy regulations including but not limited to HIPAA, Red Flag Rules, and the new Hi-Tech Act.
- **Multimedia Insurance** - Coverage for both online and offline media. Including claims alleging copyright/trademark infringement, libel/slander, advertising, false advertising, plagiarism, personal injury, and more.
- **Privacy Breach Responses Costs, Customer Notification Expenses, Customer Support and Credit Monitoring Expenses** - Includes all reasonable legal, public relations, advertising, IT forensic, call center, credit monitoring and postage expenses incurred by the insured for a privacy breach response.
- **Network Asset Protection** – Coverage for all reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted. Coverage also includes business interruption and extra expense coverage for income loss as a result of the total or partial interruption of the insured’s computer system. Includes coverage for cyber terrorism.
- **Cyber Extortion** – Will pay extortion expenses and extortion monies as a direct result of a credible cyber extortion threat.

## POLICY HIGHLIGHTS

- Worldwide coverage - claims can be brought outside of the U.S.
- Property Damage exclusion does not include electronic data
- Final Adjudication language for Defense for allegations of fraud or intentional wrongdoing
- Coverage continues through bankruptcy
- Commercial and Corporate confidential information is covered
- Data in the custody of outsourcers or independent contractors is also covered
- Acts committed by rogue employees are covered, as well as privacy claims from employees
- Multimedia Coverage includes liability assumed under contract
- Network Asset Protection Coverage is triggered by both accidental and intentional damage/loss/interruptions.
- Extended Reporting Period is available up to 3 years, but additional coverage may be available upon request
- Minimum premium of \$2,500; minimum retention of \$2,500 per Claim

## Eligible Classes Include

- |                                                                                                                                                                                                    |                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>▪ Healthcare</li> <li>▪ E-Commerce</li> <li>▪ Brick &amp; Mortar Retailers</li> <li>▪ Education</li> <li>▪ Auto Dealerships</li> <li>▪ Utilities</li> </ul> | <ul style="list-style-type: none"> <li>▪ Staffing</li> <li>▪ Associations</li> <li>▪ Municipalities</li> <li>▪ Financial</li> <li>▪ Insurance Agents</li> </ul> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|

and more!

This product overview is for descriptive purposes only and does not provide a complete summary of coverage. Please consult the applicable insurance policy for specific terms, conditions, limits, limitations and exclusions to coverage.

		<hr style="border: 0; border-top: 1px solid black; margin-bottom: 10px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 10px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 10px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 10px;"/>	
--	--	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

## Non-Standard Physicians

(Claims Made)

Professional liability coverage for physicians and surgeons who have had claims frequency or severity issues, board actions, or have been, or are currently on probation.

**Ancillary Providers:** The following providers may also be included as additional insureds:

- Physician Assistants
- Registered Nurses
- Registered Nurse Practitioners
- Technicians
- Psychologists
- Certified Registered Nurse Anesthetists
- Physical Therapists

**Limits Available:** Up to \$1,000,000 each claim / \$3,000,000 aggregate

**Minimum Deductible:** \$ 2,500 for non-surgical specialties  
\$ 7,500 for surgical specialties

**Special Features:**

- Defense in addition to the limits for an additional premium
- One year and five year ERP options
- Incident Reporting
- Will consider groups up to five
- Prior acts coverage available

**Retro Coverage:** Inception

**Ineligible Specialties:** Obstetrics  
Bariatric Surgeons  
Dentists

**Ineligible States:** Connecticut, Illinois, Pennsylvania, West Virginia, New York

**Ineligible Counties:** Clark County, Nevada  
Wayne County, Michigan  
Zapata, Starr, Hidalgo and Cameron Counties, Texas

		<hr/> <hr/> <hr/> <hr/>	
--	--	-------------------------	--

## Sexual Misconduct and Molestation Liability Insurance

(Claims Made)

In today's increasingly litigious environment, entities are being contractually required to carry limits of sexual misconduct and molestation insurance never before carried. These companies need an innovative insurance product that provides the required coverage for their exposure as a contracted employee. Sexual Misconduct Liability Insurance is designed to assist these entities fulfill their insurance needs.

### Policy Highlights:

- Coverage includes negligent hiring, employment, training, investigation and retention or failure to report employees who commit acts of sexual misconduct or molestation.
- Worldwide Coverage - Claims can be brought outside the U.S
- Broad definition of Insured Persons includes executive officers, directors, trustees, employees, contractors, coaches and volunteers
- Duty to defend and pay on behalf wording
- Extended Reporting Period is available

### Eligible classes include, but are not limited to, the following:

- Janitors working on school campuses
- Contract workers on college and university campuses
- Engineering companies
- Bus Transportation
- Cafeteria food service vendors
- Airport transportation

**Limits Available:** Up to \$1,000,000

**Minimum Deductible:** \$10,000

**Minimum Premium:** \$7,000

**Available in all states**

		_____ _____	
--	--	----------------	--

## Social Services Professional Liability

(Claims Made)

**Eligibility:** Eligible classes include, but are not limited, to the following:

- Adult Day Care
- Alcohol and Drug Rehab Centers with Methadone Treatment
- Alzheimer's Care
- Assisted Living Facilities
- Employee Assistance
- Family Counseling
- Group Homes
- Hotlines
- Intermediate Care
- Meals on Wheels
- Mental Health Facilities & Services
- Personal Care Homes
- Physical/Developmental Disability Facilities
- Referral Agencies
- Respite Care
- Shelters
- Skilled Nursing Facilities
- Transitional Living

**Limits Available:**

***Stand-alone Professional***

\$1,000,000 each claim /\$3,000,000 aggregate

***Combo – GL and Professional***

\$1,000,000 professional liability limit  
 \$1,000,000 commercial general liability limit  
 \$1,000,000 products/completed operations limit  
 \$1,000,000 personal & advertising injury limit  
 \$ 5,000 medical expense limit  
 \$ 50,000 fire legal liability limit  
 \$3,000,000 aggregate all coverages

***Excess Liability – GL and Professional*** – Limits up to:

\$5,000,000 each claim/\$5,000,000 aggregate

Defense within limits for all products

**Special Features:**

- Incident reporting
- Full prior acts
- First Dollar Defense coverage
- Sexual Abuse / Molestation coverage available up to the limit by endorsement
- Defense in addition to the limits is available by endorsement
- Coverage for Employed Psychiatrists is available
- Up to \$100,000 MEDEFENSE™ Plus sublimit
- Up to \$100,000 NetGuard™ Plus sublimit

**Minimum Premium:** \$2,000

**Minimum Deductible:** \$2,500

**Ineligible Classes:** Foster Care Exposures, Adoption Agencies

**Ineligible States:** Alaska, Florida (Dade/Palm & Broward Counties), Hawaii, Texas (Rio Grande Valley), West Virginia

		<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/>	
--	--	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

# TechGuard™

(Claims Made and Reported Basis)

In today's increasingly digitized world, technology companies need an innovative insurance product that provides the broadest coverage for their complex and constantly evolving exposures. NAS' TechGuard™ product is our most expansive Tech policy to date, and is designed to be the one stop shop for a tech company's E&O insurance needs. Furthermore, our program is backed by Lloyd's, London — an A rated (excellent) company by AM Best — so you won't have to worry about the protection being there when you need it the most.

## COVERAGE COMPONENTS

- **Technology Errors and Omissions Insurance** – Coverage for third party claims alleging a financial loss as a result of an error or omission committed by the insured in the provision of Technology Services. Featuring a broad open-ended definition of Technology Services. Coverage for unintentional breach of contract is included.
- **Network Security & Privacy Insurance** – Includes coverage for both online and offline information, virus attacks, denial of service, and failure to prevent transmission of malicious code. Also extends coverage for defense costs and fines/penalties for violations of privacy regulations including but not limited to HIPAA, Red Flag Rules, and the new Hi-Tech Act.
- **Multimedia Insurance** – Coverage for both online and offline media. Including claims alleging copyright/trademark infringement, libel/slander, advertising, false advertising, plagiarism, and personal injury. Coverage for unintentional breach of contract is included.
- **Privacy Breach Responses Costs, Customer Notification Expenses and Customer Support and Credit Monitoring Expenses** – Includes all reasonable legal, public relations, advertising, IT forensic, call center, credit monitoring and postage expenses incurred by the insured for a privacy breach response. .
- **Network Asset Protection** – Coverage for all reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted. Coverage also includes business interruption and extra expense coverage for income loss as a result of the total or partial interruption of the insured's computer system. Includes coverage for cyber terrorism.
- **Cyber Extortion** - Will pay extortion expenses and extortion monies as a direct result of a credible cyber extortion threat.

## Eligible Classes Include

Application Service Providers	Web Hosting
Technology Consulting	Internet Service Providers
Tech Hardware Manufacturers	Tech Project Management
Telecommunication Services	Online Marketing & Advertising
Software Development	Data Processing & Management
Network Design, Analysis & Testing	Technology Staffing Companies

*and many more...*

		_____	
		_____	
		_____	
		_____	

## TechGuard™ POLICY HIGHLIGHTS

- Worldwide coverage – Claims can be brought outside of the U.S.
- Full Limits are available for Regulatory Defense of a privacy claim
- Property Damage exclusion does not include electronic data
- Final Adjudication language for Defense for allegations of fraud or intentional wrongdoing
- Broad definition of technology services – “Including but not limited to” language
- Acts committed by rogue employees are covered, as are claims from employees against the insured for breach of privacy.
- Defense outside the limits and 1<sup>st</sup> dollar defense enhancements are now available.
- Unintentional Breach of Contract claims are covered for both Technology E&O and Multimedia.
- Extended Reporting Period is available up to 3 years – but additional coverage may be available upon request

**Limits Available:** Up to \$10,000,000/\$10,000,000

**Minimum Retention:** \$1,000 per Claim

**Minimum Premium:** \$1,500

### **Available in all states**

This product overview is for descriptive purposes only and does not provide a complete summary of coverage. Please consult the applicable insurance policy for specific terms, conditions, limits, limitations and exclusions to coverage.

		_____ _____ _____ _____	
--	--	----------------------------------	--

## Tenant Discrimination Insurance

(Claims Made)

Provides the insured and its directors, officers, trustees, partners, shareholders and other managerial or supervisory employees with defense from suits and allegations from current, prospective and former tenants alleging discrimination.

**Limits available:** \$100,000 to \$1,000,000

**Minimum SIR:** \$5,000

**Co-Payment:** 5% or 10% options available

**Minimum Premium:** \$2,035 for \$1,000,000 limit

- Special Features:**
- Full prior acts coverage for most risks
  - Insured's freedom of choice of counsel
  - Coverage extended to residential properties, including boat slips, apartments and condos
  - Coverage extended to commercial properties, including retail, office and industrial properties
  - Elimination of property schedules limits E&O exposure
  - Extended reporting period is available for one year
  - Worldwide coverage – claims can be brought outside the U.S.
  - Policy may only be cancelled by Underwriters for non-payment
  - Nationwide availability
  - **Can be combined with Employment Practices Liability Insurance**

**Preferred Classes:** Available to residential, commercial and industrial property managers and owners

**Ineligible Classes:** Mobile homes, religious facilities, banks and government agencies

		<hr style="border: 0; border-top: 1px solid black; width: 80%; margin: 0 auto;"/> <hr style="border: 0; border-top: 1px solid black; width: 80%; margin: 5px auto 0 auto;"/>	
--	--	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

