

CapTMC

CapTMC is a non-admitted, blended E&O and Cyber product from CapSpecialty®, issued by Capitol Specialty Insurance Corporation, that offers coverage for small to mid-sized technology companies and includes data privacy and network security coverage. With expansive cyber policy language and broad professional services wording, CapTMC provides critical coverage in the ever-changing Technology E&O marketplace.

POLICY HIGHLIGHTS

- Duty to defend
- Severability of insureds for purposes of fraud / knowingly wrongful actions
- 50/50 hammer clause
- Broad definition of private data
- Coverage for employee claims for privacy liability
- Coverage for privacy regulatory defense / penalties
- Most favorable jurisdiction with regard to punitive damages
- Independent contractors included in definition of insured
- Off-line and electronic data covered
- Ability to offer up to \$5M in limits
- Claims made and reported form
- ERP of up to five years available
- Negligent Acts, Errors or Omissions
- Media liability, including dissemination of content as part of technology and Internet activities, as well as website content
- Information security and privacy liability resulting from technology and Internet activities and / or business operations
- Privacy regulatory defense and penalties
- PCI fines and costs available by endorsement
- Coverage for breach loss that includes attorney services, forensic, public relations / crisis management / call center services
- Network extortion threat coverage
- Restoration of insured's data as a result of unauthorized access
- Business interruption loss and extra expenses available by endorsement
- Wholesale only
- No retention for attorney costs to review actions necessary to comply with the law if there is a breach

TARGET CLASSES

- Audio / Video Conferencing / Webinar services
- Application Service Provider
- Computer Game Development / Distribution
- Custom Software Design / Distribution
- Digital Design Services
- E-Learning / Online Continuing Education Providers
- Forensic Technology Services / E-Discovery
- Help Desk / User Support
- Graphic Design Services
- Internet / Social Media Advertising / Marketing Consulting
- IT Staffing
- Software as a Service
- Technical Writing / Documentation
- Technology Project Management
- Website Design / Development

GET IN TOUCH

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