



IT LIABILITY INSURANCE

Information Technology Liability Insurance is a combined policy specifically created for Information Technology professionals and contractors. The policy is a combined Professional Indemnity and Public & Products Liability Policy which was created to avoid gaps in coverage that can arise if policies are placed separately.
















How Much We Can Cover

\$20m Professional Indemnity

\$50m Public & Products Liability



Types of Protection

-  Civil Liability arising from provision of IT Services and IT Products
-  Faulty designs, inaccurate advice
-  Misleading & deceptive conduct
-  Breaches of intellectual property rights
-  Breaches of contract
-  Fraudulent & dishonest acts
-  Injury caused by you or one of your employee's negligence
-  Defamation
-  Loss of documents and data
-  Fines & penalties
-  Slips & falls on your premises
-  Damage to a third party's property
-  Product Recall expense



Who we Cover

- SME IT providers with turnovers up to \$100M (can consider higher turnovers)
- IT Consultants
- Software Developers
- IT Help Desk / Support Services
- IT Recruitment and Placement Services
- Systems Integration Services
- Value Added Resellers
- Website Designers/Developers
- Online Graphic Designers
- Hosting Services
- Data Processing/Storage/Warehousing
- Blue collar installation works
- CCTV and Security systems supply and installation
- IT hardware manufacturers
- IT hardware and software resellers
- Application developers



Why do you need IT Liability Insurance?

Comprehensive Insurance protection is essential because gaps in coverage can arise as a result of the diverse range of activities provided by IT professionals or contractors.