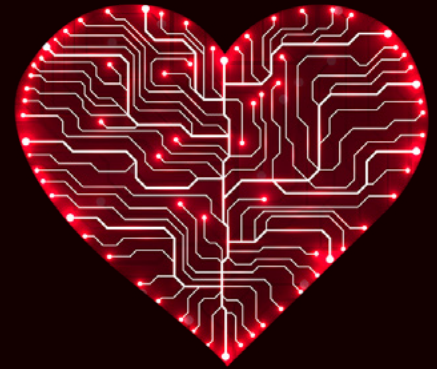


Technology

We love a wide variety of technology businesses, particularly developers, consultants, and service providers. From sole proprietor IT consultants, to software development firms, we offer the protection technology businesses need.



At a glance

We have a broad appetite for technology businesses, including those that provide services ranging from web design and software development to training and network support. We offer coverage for consultants and sole proprietors as well as businesses with dozens of employees or contractors, in nearly every corner of the technology sector. Sole proprietors, consulting firms, and pre-revenue startups are all in our appetite.

These businesses often require professional liability coverage for negligence lawsuits, cyber security insurance for data breaches or cyber attacks, and general liability or a business owner's policy for bodily injury or property damage claims.

What's unique about this sector

✓ Complexity

This sector evolves constantly, and new technologies bring new risks. Businesses need an insurance partner with specialized expertise in an ever-changing landscape.

✓ Increased cyber exposure

Technology businesses carry extra cyber risk. Their expertise may help them avoid some threats, but early adoption of new tools can also make them more exposed to others.

✓ Competitive pressure

As technology advances faster, client companies feel pressure to keep pace, pushing providers to ship faster too. That pressure can cause errors, omissions, and claims.

Classes we love to write

Core appetite

- Application development
- Data processing services
- IT consulting
- Website design

Broader appetite

- Computer programming services
- Computer system/network developer
- IT project management
- Software development

Edge of appetite

- Database designer
- IT staffing
- IT training services
- Publishers — software

Available products

Professional liability

Professional liability **protects technology businesses against claims of negligence**, covering owners, employees, and independent contractors.

General liability

General liability **covers third-party claims of bodily injury or property damage**.

Business owner's policy

A business owner's policy (BOP) **includes general liability coverage for third-party claims, plus coverage for the business's own property**, like computer equipment.

Cyber

Cyber security insurance **covers the costs associated with technology-related losses** like malware or data breaches.

Why should agents choose Hiscox for technology businesses?



Flexibility

A ransomware attack, a fire that destroys a server room, an errors and omissions claim over a missed deadline — these are different risks. We package them together, built for how technology businesses get hit.



Dedicated underwriters

New tech, shifting cyber threats, faster development cycles — our underwriters track these shifts and structure coverage accordingly, not on last year's threat landscape.



Expert claims handling

A cyber attack isn't a standard claim — it needs technical expertise, not just an adjuster. Our in-house team pairs with expert breach response consultants, so clients get their data back and business running again fast.

Claim scenarios

Scenario 1: Missed deadline

An application developer was sued by a client for failing to deliver on time, but the delay was caused by the client's continual scope expansion.

✓ Hiscox coverage in action

Their professional liability policy covered their defense costs and a settlement.

Scenario 2: Ransomware attack

A website design firm was hit by a ransomware attack that shut the business down for days.

✓ Hiscox coverage in action

Their cyber policy covered lost revenue and the expert support needed to restore data without paying the ransom.

Scenario 3: Fire damage

The offices of a data processing service were damaged by a fire, destroying several servers and workstations.

✓ Hiscox coverage in action

Their business owner's policy covered the cost to replace the equipment so they could get back to work.

Ready to quote?

Getting a quote is fast and easy. Answer some questions about your client's business and get a quote in minutes.

➔ To find your wholesaler and start a quote, visit hiscox.com/partner-agent

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