

Professional & Financial Risks | Hong Kong

Information Technology Liability insurance

For the IT sector

The ever increasing reliance on technology by business and consumers has driven fantastic growth in the IT sector – but that reliance on technology means the companies that provide it are increasingly vulnerable to legal actions claiming non-performance, failure to deliver and a whole host of other liabilities.

The global nature of the IT sector also means that technology providers are exposed to this risk both at home and in jurisdictions around the globe.

Liberty understands the increasing risks technology providers face and now offers truly integrated, comprehensive cover that protects you and your organisation against a broad range of third party claims for financial loss, personal injury and property damage. So what are the benefits to you?

Seamless cover

Liberty's Errors & Omissions Liability (E&O) policy for Information Technology Organisations provides cover for financial loss claims while Liberty's Combined General & Products Liability (CGL) policy for Information Technology Organisations covers claims for personal injury and property damage. The structure and terminology of both policies are closely aligned making it easy for you to read and understand the cover provided. This dovetailed policy approach allows you to buy seamless cover for a range of closely related exposures thereby reducing the potential for coverage gaps. It will also save you time and money in the event of a claim as you will only need to deal with the one insurer.

Multi-year project cover

The increasing importance and complexity of technology projects means that many large scale software development and integration projects for governments and corporations can last a number of years. Liberty's Multi-Year (E&O) Liability Policy for IT projects allows you to buy extended up-front cover for the duration of a specific project. This enables you to ring-fence the risks associated with a specific project and keep them separate from your annual E&O policy. It also makes it easier to budget for the premium and you can lock in cover for the project duration making it simpler and easier to satisfy your contractual insurance obligations.

Liberty is here for you. **Today. Tomorrow. Together.**

For more information, please visit: **libertyinternational.com/hk**

Find an IT Liability team member in Hong Kong

Office locations

Connect with Liberty

> The IT sector's global reach exposes technology providers to this risk both at home and abroad



We're part of the Liberty Mutual Group, a Fortune Global 500 company that's been in business since 1912 with an S&P A+ financial strength rating

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Hong Kong – helping protect what they earn, build and own.

Broad tailored cover

Liberty's IT policies cover both the performance of IT services and the provision of IT products. Both expressions are broadly defined which expands the scope of cover and reduces the potential for disputes over whether a claim involves a "service" or a "product".

Claims against IT organisations can be complex often referring to different causes of action so it is important that your policy is aligned to provide this cover. Liberty's policies provide this cover but also offer other features which tailor protection to the unique needs of IT organisations including cover for:

- Defence costs as they are incurred so you are not out of pocket
- Your legal liability under an indemnity and/or hold harmless term of a contract to the extent that such loss results from your act, error or omission (optional)
- Commercial contracts you enter into with other parties that limit their liability will not prejudice your right to indemnity under your policy (optional)
- Sub-contractors' cover for persons or companies with no more than two employees for IT services performed or IT products provided for or on your behalf (optional)
- Claims alleging infringement of intellectual property rights (other than in respect of North America)
- Claims alleging unlawful interference with privacy
- Claims alleging unintentional defamation
- Claims resulting from the fraud or dishonesty of the insured's employees
- Costs incurred by the insured in restoring or replacing lost documents
- The insured's vicarious liability for actions of sub-contractors and other agents

Risk management

Liberty's in-house risk engineers stand ready to provide risk management services to help your organisation identify and evaluate potential hazards and can offer recommendations to help you reduce your IT liability risks. These risk management services can be tailored for your specific needs.

Worldwide cover

Liberty's IT policies can provide cover on a worldwide basis which means you are able to arrange one policy with one insurer to protect all of your international operations.

Significant capacity

Liberty can offer limits of liability up to $25M on the annual E&O and CGL policies and up to $15M on the E&O Project policy which will normally be sufficient to fulfil your contractual insurance obligations.

Superior underwriting service

Liberty's IT Liability underwriters have extensive experience in the latest technologies and in the business and legal issues that could affect your IT organisation. They also have significant underwriting authority giving them the power to make decisions locally. Our underwriters provide a fast and responsive service – you won't be left waiting while they seek head office approval from overseas.

Integrated claims management

By working closely with our underwriters, brokers and clients, Liberty's claims team provides a premier level of service which has been independently recognised in industry surveys. The team comprises experienced claims specialists with extensive local and international expertise. Liberty's claims specialists and underwriters work together on a daily basis as an integrated business unit to ensure a unified approach to policy interpretation and claims response.

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