

Tech & Cyber

Let Evergreen Insurance Managers address the rapidly evolving exposures your clients have with their technology exposures.

Does your client...

- Have an electronic database of client data?
- Have a website?
- Have a blog?
- Conduct online sales?
- Provide data electronically to others?
- Have employees that manage electronic data for others?
- Accept credit card payments?
- Communicate with others through email?

INTRODUCTION OF MALICIOUS CODE

A computer virus was introduced into the company's computer system and from there into software installed on the company's product. The virus was not discovered until after the product shipped. The virus caused damage to the product purchasers and resulted in a loss to the company totaling approximately \$14 million.

ROGUE EMPLOYEE

A disgruntled employee corrupted data in the company's system that was used to upgrade a product already on the market. The corruption caused damage to clients trying to upgrade the product as well as delays, cost overruns, etc, resulting in a loss of \$50 million.

DEFAMATION

The claimant, an unsuccessful candidate for County Sheriff, alleged that a website owner allowed defamatory postings to be published on its website which caused him to lose the election.

UNAUTHORIZED ACCESS

A hacker infiltrated an online shopping website and stole 300,000 customer credit card numbers. The website faced claims from the customers for unauthorized charges made on the credit cards.

Companies that unknowingly spread a worm, virus or other corrupting file via email to third parties could face liability from those third parties for revenues lost as a result of the virus overloading the third parties' computer network.

ERRORS, OMISSIONS, NEGLIGENT ACTS

A website owner sold an email list to a company that owned a different website. The company sued, claiming the list had wrong addresses, duplications, and contained names of people who did not want to receive information from the company.

A company operated a website on which it conducted automobile auctions. A purchaser of a vehicle sued alleging the photo showing the car he bought was misleading and the person he spoke to about the car made misrepresentations.

COVERAGE:

Professional Liability

- Universal territory coverage
- Up to \$10,000,000 policy limits
- \$2,000 minimum premium (\$1M limit)
- \$2,500 minimum deductible

SUBMISSION REQUIREMENTS:

- Company application (professional)
- 3-5 year currently valued loss runs
- Narrative describing operations
- Email your submission to mail@evergreeninmgrs.com or
- Fax your submission to 503-259-3066

ERRORS, OMISSIONS, NEGLIGENT ACTS

INVASION OF PRIVACY

UNAUTHORIZED ACCESS

ROGUE EMPLOYEE

ACCIDENTAL INTRODUCTION OF MALICIOUS CODE

EVERGREEN INSURANCE MANAGERS INC

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Contact us TODAY to further discuss what's at risk!!