

Professional indemnity for technology companies

Summary of change

Changes to the policy

The following table shows the differences between our new policy wordings (6627 WD-PROF-UK-TEC(9), 15586 WD-PROF-UK-TEC-AG(6)) and our previous policy wordings (6627 WD-PROF-UK-TEC(7), 15586 WD-PROF-UK-TEC-AG(4)).

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place.

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
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Claims against you

Advertising claims. We will pay claims arising from your advertising or branding for defamation or infringement of copyright or moral rights. This does not include claims for passing off, unauthorised use of trademarks or false or misleading advertising.

Covered

Amended

✗

Previously cover was not restricted to defamation or the infringement of copyright or moral rights.

Your own losses

Losses from dishonesty. Your losses arising from the dishonesty of your employees, sub-contractors or outsourcers.

Covered

Not covered

✗

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
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Cyber incident. We will not pay claims relating to an actual or possible cyber attack, hacker or social engineering communication. This will not apply to claims for the provision of hosting, maintenance, security or web design as part of your business activities.

Covered

Not covered

✗

Previously we excluded any virus not specifically targeted at your system.

Computer or digital technology error.

We will not pay claims arising from any negligent act, error or omission in the operation or maintenance of computer or digital technology such as development, installation, patching or upgrading.

Covered

Not covered

✗

This will not apply to claims arising directly from any computer or digital technology error affecting any computer or digital technology accessed by your client.

Log4j vulnerability. We will not pay claims relating to the Log4j vulnerability known as CVE-2021-44228 listed in the National Vulnerability Database operated by the National Institute of Standards and Technology.

Covered

Not covered

✗

Personal data. We will not pay claims relating to personal data. We will pay such claims where they arise from your

Covered

Not covered

✗



performance of a business activity and which is not otherwise excluded. Subject to the limit shown in the schedule.

Other important changes

Control of defence. Under the previous wording we had a duty to defend you against any covered claim brought against you. We now have the right but not the obligation to take control of the conduct of the claim including the appointment of legal representation. Please refer to the policy wording for full details.

SOC PROF-UK-TEC(2)
21373 01/22