

Information Technology Organisations and Professionals Information Sheet

The Information Technology Organisations and Professionals (ITOPS) insurance policy is a combined Professional Indemnity (PI) and Public and Products Liability (PL) insurance policy, specifically designed to cater to the IT industry.

The PI section of the policy provides civil liability protection against claims arising out of the supply or provision of Information Technology Services or Information Technology Products in the conduct of the Insured Business.

The PL section of the policy provides protection for the Insured against claims arising from Bodily Injury and/or Property Damage arising out of the supply or provision of Information Technology Services or Information Technology Products or caused by Information Technology Products.

Combining the PI and PL coverage under one policy removes any potential gaps in cover that may occur when placed separately, resulting from the differing interpretations as to whether a service or a product has been provided by the Insured.

Insurer

Berkley Insurance Australia
An APRA regulated insurance company

Capacity

\$20,000,000 for PI
\$20,000,000 for PL

Minimum Premium

\$850 (or less if appropriate)
plus taxes and charges

Preferred Risks

- Entities with income of less than \$50,000,000
- IT Services
- IT Hardware Suppliers
- IT Software Suppliers
- IT Help Desks
- IT Developers
- Website designers
- IT Trainers or Educators
- IT recruiters covered under ITCRP

Related Products

- Association Liability
- Directors' and Officers' Liability
- Management Liability
- Medical Malpractice



Sydney

Brisbane

Melbourne

Adelaide

Perth

Claims Contact

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Expertise ► Service ► Security ► Support

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Contact: australia@berkleyinaus.com.au **Local call:** 1300 800 772

Berkley Insurance Australia is a registered business name of Berkley Insurance Company
ABN 53 126 559 706 an APRA authorised insurer.



Berkley
Insurance Australia

| a Berkley Company

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Who is Berkley Insurance Australia?

BIA is a trading company of Berkley Insurance Company. BIA's parent company is W.R. Berkley Corporation (WRB), a Fortune 500 company listed on the New York Stock Exchange. WRB's financial strength was given a rating of "A+ (Strong)" by Standard and Poor's and "A+ (Superior)" by A.M. Best Company. Both WRB and BIA are fully authorised and regulated by the Australian Prudential Regulatory Authority (APRA), the prudential regulator of the Australian Financial Services Industry.

Financial Strength

"A+ (Strong)" by Standard & Poor's and
"A+ (Superior)" by A.M. Best

BIA Claims Team

BIA recognises that people purchase insurance policies to have their claims paid. As a result, BIA's in-house claims team is comprised of hand-picked, highly trained and experienced claims management professionals. The claims professionals are specialists in managing the risk classes covered under the various policies provided by BIA. The Claims team has a proactive approach in recognising and paying claims that arise under any policy of insurance written by BIA's specialist underwriting team.

Berkley Insurance Australia is an APRA regulated Company.

What other Products can BIA provide?

- Association Liability
- Directors' and Officers' Liability
- Management Liability
- Professional Indemnity
- Medical Malpractice
- Public and Products Liability Insurance

Please see our separate information sheets for these products.

Contact

Please contact your broker for more information regarding Berkley Insurance Australia and their policies.

For full details of cover please refer to the policy wording.

Contact: australia@berkleyinaus.com.au **Local call:** 1300 800 772

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