

Information Technology Insurance

Information Technology Liability Insurance is a combined policy specifically created for Information Technology (IT) professionals. The policy is a combined Professional Indemnity (PI) and Public & Products Liability (PPL) Policy which was created to avoid gaps in cover that can arise if the PI and PPL policies are placed separately.

The gaps in coverage can arise as a result of the diverse range of activities provided by IT professionals which can make it difficult to determine whether goods (i.e. a product) or services (i.e. IT services) has been provided.

Public and Product Liability Insurance

Public and Product Liability Insurance (PPL) protects you and your business against loss arising from your legal liability to pay compensation to a third party when they have suffered Personal Injury, Property Damage, or Advertising Injury which arises out of an Occurrence in the course of your business or as a result of one of your Products.

PPL will not provide coverage for claims where there has been no personal injury, property damage or advertising injury, or claims for financial loss which arises from the provision of professional services for a fee.

Professional Indemnity Insurance

Professional Indemnity Insurance (PI) protects you and your business against financial loss arising from a breach of your professional duty in the provision of your professional services.

PI will not provide coverage for claims arising from the supply or provision of goods or claims arising from personal injury or property damage

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