



MicroTek Pak

MICROTEK PAK is aimed at smaller firms and extends to them the coverages they need at a price they can afford

PRODUCT FEATURES

- ▶ Premiums as low as \$995 for Errors & Omissions and a Businessowners package providing the benefit of having these coverages together with the same carrier
- ▶ Policy form includes coverage for:
 - Personal Injury
 - Failure to Prevent Unauthorized Access
 - Malicious Code
- ▶ Option available for Intellectual Property coverage
- ▶ 50/50 Hammer Clause
- ▶ \$0 deductible on Errors & Omissions and General Liability
- ▶ Available to firms with up to \$500,000 in annual sales and 3 Professionals on staff
- ▶ Errors & Omissions limits available up to \$5,000,000
- ▶ Full Prior Acts coverage available, even for first time buyers
- ▶ Broad definition of covered services using "...including but not limited to..." wording
- ▶ Coverage for bodily injury arising out of professional services when we write the General Liability
- ▶ Hired & Non-owned Auto Liability available
- ▶ Ability to consider contractual needs of the insured by providing waiver of subrogation and primary and non-contributory language

ADDITIONAL ADVANTAGES

- ▶ Quote-to-Bind Hit Ratio over 35%
- ▶ Wide range of Technology Professional classifications considered, including Custom Software Development, Web Site Design, Network Support and Consulting
- ▶ Ability to consider new ventures
- ▶ Admitted in most states
- ▶ Direct Bill Available
- ▶ Web Quoting Available
- ▶ A 2-page application applicable for both Products
- ▶ A.M. Best A++ rated carrier
- ▶ Policyholders receive FREE access to eRisk Hub — a comprehensive on-line portal containing news and tools for risk management and best practices as well as an incident roadmap should the need arise and resources to find the expertise you need.

We can also consider accounts up to \$15,000,000 in revenue with our SuperTek Pak product!

