

Welcome to the ASCII - Lloyd's of London Insurance Program. Attached is an overview & basic users guide.



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To speak to a representative, call or email TechRisks 24/7 at:
Toll: 866.355.Risk (7475) Tel : 267.803.1371
or e-mail : e-contact@TechRisks.com

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I. Basic Overview

Save money, meet contractual obligation and obtain new levels of coverage. Our Policy Packages provide coverage options for the following:

- Technology Errors and Omissions.** Aka **Professional Liability** can be briefly defined as defense and indemnification coverage for (alleged) negligent acts, errors and omissions related to your technology products and services, including any copyright / trademark infringement, network security (for hacks, viruses, loss of service & unauthorized access) and affirmative Internet / Media liabilities for issues like libel, slander, defamation, invasion of privacy, etc.
- Commercial General Liability Coverage Option:**
 - Coverage for bodily injury and property damage
 - Insure your office space, including Tenants Liability and Damages to Premises Rented
 - Products Liability for hardware.
 - Medical Expense Coverage to respond to bodily injury your company may have caused.
- Property Insurance.** The Property Package PLUS Options offer:
 - Coverage for Computer Equipment on Premises: \$20,000
 - Coverage for All Other Contents (desks, chairs, etc.) on Premises: \$20,000
 - Coverage for Computer Equipment off Premises: \$10,000.

This includes coverage in transit or at your home, co-location center, etcetera. Pricing starts at \$39 per month for \$20,000 amount of coverage. Other markets start or have minimum premiums of \$500 per year for this option and have specific location requirements. If you need additional property coverage, please complete the application and then email: e-contact@TechRisks.com with a copy of the quote noting what property amounts you need covered. Coverage applies to property in your care, custody or control.
- Hired and Non-Owned Auto Liability, including Damages to Hired Autos.**

Do you or your employees drive for business related functions? If so, your business can be sued as a result of auto accidents. Your clients and other partners may also require under contract you have this insurance. If your business owns a commercial vehicle email: e-contact@TechRisks.com
- Business Interruption Insurance:**

The Lloyd's policy now offers coverage for your direct losses that result from catastrophes or other events were you are unable to gain access to your office space. Thus protecting your firm from any down-time or lost revenues.
- Employee Benefits Coverage:** coverage is now standard for you / your company's mismanagement of employee benefits for those that obtain Commercial General Liability Coverage.

Note: The below are starting prices and minimum premium. Final premiums / pricing is determined by your exact revenues, employee count and other exposure information.

+ Add PLUS to any package for just \$39 per month...

General Contents - \$20,000
 Fixed Computers - \$20,000
 Portable Electronics - \$10,000
 Business Interruption - \$50,000

From
\$42
per month*
with PLUS
\$81

From
\$69
per month*
with PLUS
\$108

From
\$99
per month*
with PLUS
\$138

From
\$149
per month*
with PLUS
\$188

FEATURES	START-UP	BASIC	STANDARD	PROFESSIONAL
> Errors and Omissions	✔ \$500,000	✔ \$1,000,000	✔ \$1,000,000	✔ \$2,000,000
> General Liability	✘	✘	✔ \$1,000,000	✔ \$2,000,000

II. Application Process

For the Lloyd's Package Options: Please see below instructions on Page and visit <http://ascii.cfcprograms.com>

Important Notices:

A.) Please email e-contact@techrisks.com

- If your total gross revenues exceed \$5 million, or
- If you are in **New York, Kentucky, Indiana, Hawaii, Montana, Nevada, Oklahoma, Rhode Island and Utah,**

B.) Do not hit or select Bind / Purchase on our automated system unless you are current ASCII member and you understand the warranties, representations, terms and conditions of the policy that have been quoted via our system. If you have questions, please contact e-contact@techrisks.com

C.) Any & all questions or specific requests made regarding insurance coverages, terms and conditions, pricing etc. must be made to e-contact@techrisks.com or Michael.Kihm@techrisks.com (the licensed insurance broker agent on your account and this program).

Otherwise:

Instructions

1. Please visit <http://ascii.cfcprograms.com>
2. Hit Get A Quote. If you have any problems, **HIT SAVE.**
3. Enter in your company information
4. If your total gross revenues are between \$1M and \$5M, enter in \$1M and email the following information. Do Not hit purchase if your revenues are in this range.
5. Where it says, do you have errors and omissions insurance, enter yes or no. If yes, enter your existing prior acts / retroactive date that is listed on your existing policy or declaration page. If unknown, check unknown.
6. Where it says insurance option. **There is a blue question mark** that explains the insurance options. They are noted below for your convenience:

	START-UP	BASIC	STANDARD	PROFESSIONAL
<p>+ Add PLUS to any package for just \$39 per month...</p> <p>General Contents - \$20,000 Fixed Computers - \$20,000 Portable Electronics - \$10,000 Business Interruption - \$50,000</p>	<p>From \$42 per month* with PLUS \$81</p>	<p>From \$69 per month* with PLUS \$108</p>	<p>From \$99 per month* with PLUS \$138</p>	<p>From \$149 per month* with PLUS \$188</p>
FEATURES				
> Errors and Omissions	✓ \$500,000	✓ \$1,000,000	✓ \$1,000,000	✓ \$2,000,000
> General Liability	✗	✗	✓ \$1,000,000	✓ \$2,000,000

7. In the Insurance Options drop down box, view and quote additional (broader) options if you like. **HIT SAVE** for all options you quote. This is very important.

II. Application Process

Instructions Continued:

Next,

8. Enter in policy effective / inception date you would like to bind coverage. Please note the system only allows for a quote thirty days out. You can enter in today's date but no date longer than 30 days from today. Hit save when you receive a quote. If you would like an effective date beyond the 30 days send a copy of the saved quote to e-contact@TechRisks.com and note the date you would like coverage to be bound, subject to no changes in your company, exposure and no known losses.
9. Read the basic warranty questions regarding your services and claims and answer yes or no. If the statements are true (i.e. you have not had any claims), enter yes and this will be warranted on bound policy documents.
10. Our system will automatically email you copies of quoted terms. You can bind / purchase right then and there. Our system will email you bound policy documents for your records.
11. **Payment options for the premiums are annual or monthly.** If monthly, simply divide above #'s by 12 and note that all taxes and fees are due in month #1. You will be billed immediately upon purchasing coverage.
12. If you decide to return and **Purchase** within 30 (thirty days), once again make sure you have hit save. The system and our email quote will note a policy reference number. You can reopen quote and purchase by visiting <http://ascii.cfcprograms.com> and hitting Find Details on the upper right of the screen. Enter in your exact email address and reference number our system has provided and you can bind / edit from there.
13. Robyn Miller / ASCII will then bill you accordingly for the premiums due, taxes and fees.
14. **If you have any problems or questions** with our system and obtaining quotes, including any error messages, it is important that you HIT SAVE and then contact e-contact@TechRisks.com or call Michael Kihm of TechRisks at 267-803-1371.



III. Other Important Lines of Insurance / Coverages

For the Lloyd's Package Options: Please see instructions on Page # 2 or visit <http://ascii.cfcprograms.com>

If you need a quote for **Workers Comp / Employers Liability:** email: e-contact@TechRisks.com the following information:

Company Exact Legal Name:

Address:

Phone number:

FEIN number:

Company Established (year)

Provide a brief description of what your company does by percentage(%). For example, we provide IT Consulting (50%), MSP (30%) and VAR Services (20%) Confirm

Total Revenues Most Recent Financial Year:

Project for Next Financial Year:

Employee Info:

Total number of Staff:

Total Payroll:

If you have workers comp, there will be class codes and payroll info. All we need to know is the following.

Employee Info:

Total number of Staff:

Total Payroll:

Number of employees at each location:

Confirm address [for each location](#).

Annual Payroll by employee class type is needed:

8810- Clerical / Admin

8809 - Executive Management

8810 - Computer tech in office

8803 - Computer Tech – Travels

5191- Computer repair / installation

Other: please clarify what person does and their total annual payroll:

If you can also confirm the number of each of the above by class type and each location, it will help process accurate quotes and binding policy documents.

Are owners or principals to be included in the covered payroll figures. Typically state law does not require you to be covered. I may need to simply send you a form to sign rejecting coverage.

Claims Experience:

Have you had a claim or been declined, cancelled or non-renewed during the past three years?

III. Other Important Lines of Insurance / Coverages

Do you want **Commercial Auto or Personal Auto Insurance**?

If yes, kindly email: e-contact@TechRisks.com the following information:

1. Your company exact legal name (who owns the vehicles)
2. Address
3. Main Phone Contact
4. Your FEIN or SS Number
5. Year Incorporated / Established
6. VIN number(s)
7. Year, Make and Model of each vehicle
8. Current Mileage & Mileage driven by each driver
9. All Drivers' First Name: Middle Initial: Driver's Last Name:
10. All drivers: Date of Birth:
11. Their license state and license #'s
12. Where are vehicles garaged? Need address and zip code.
13. Any tickets or accidents in the last three (3-5) years? If yes, describe with dates, description of the incident and loss amounts:
14. Were the cars purchased new? If yes, what is the replacement value.
15. Do they have alarm systems or any modifications
16. What limits and coverage would you like? *(If you have a copy of your existing auto declaration page this can help us determine some of this info, including VIN, year, make and model, etc. Auto ID cards also help).*

Other Insurance Offerings upon request:

- Cyber / Data Privacy / Network Security Insurance
- Employment Practices Liability (EPLI)
- Directors and Officers
- Business owners & Package Coverages (for those that own buildings)
- Property insurance
- Umbrella or Excess
- Miscellaneous Professional Liability
- Multimedia Liability
- Patent, Copyright / Trademark Insurance
- Crime
- Other policies upon request / need

IV. List of Key Coverages (provided by the ASCII Lloyd's Master Policy)

Coverage Checklist - See the Difference



	<u>Our Policy</u>	<u>Your Policy?</u>	<u>Our Competitors?</u>
Broad Form Definition of Tech Errors & Omissions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copyright / Trademark Infringement (of Intellectual Property)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal / Advertising Injury	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Network Security including:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hacks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Viruses	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of service / Data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identity Theft	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unauthorized access / use	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
"CYBER" Liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
System Interruption	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Privacy Breach	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HIPAA Privacy	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(Including defense costs will be paid for fines)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Privacy Breach Notification	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
System Damage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
System Business Interruption	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employee Benefits Liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial General Liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(Third party coverage For Bodily Injury and Property Damage)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product Liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tenants' Legal Liability (damages to premises rented)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hired & Non-Owned Auto Liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Damage to hired autos liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical Expenses	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial Property	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(Cover your computer equipment on and off premises)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Interruption	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
=====			
No pre-defined definition of technology activities that restricts cover.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clear, unambiguous cover for breach of a client contract providing you with certainty.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Full civil liability coverage, not just negligence.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cover for suits brought anywhere in the world as standard.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reimbursement of costs incurred to help reduce or avoid a claim.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Punitive and exemplary damages cover where allowed by Law.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No exclusions for civil fines and penalties, project delays, third party defects or bugs post acceptance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Get A Quote Today. Please visit <https://ascii.cfcprograms.com>

V. ASCII Insurance Program Benefits



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Why Do You Need Our Insurance?

- *To protect your assets!*
- *Our Deeply Reduced Premiums can save you and your clients money.*
- *To meet your contractual obligations.*
- *Clients are increasingly requiring certificates of insurance to ensure that your firm has basic insurance to provide them protection.*
- *Provide you and your clients peace of mind.*
- *Use our insurance as a marketing tool.*
- *Legal representation to defend your firm for claims and other alleged negligent acts. Policies will defend and indemnify you for losses.*
- *Do you have funds set aside for such contingencies or catastrophic losses?*
- *Insurance helps provide long-term viability for competitive industries and complicated risks.*
- *Standard Professional Errors & Omissions coverages include full worldwide coverage.*
- *Several Insured Members have saved upwards of \$5,000 per annum by participating in our partner program.*
- *Client Renewal / Retention rate of nearly 100%, far above industry average of 88%*

VI. Sample Wording

For a sample copy Lloyd's policy wording:

http://www.techrisks.com/files/TECH_US_v2_2_Form.pdf

VII. FAQ's

<http://techrisks.com/asciifaq.html>

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Toll: 866.355.Risk (7475) Tel : 267.803.1371

or e-mail : e-contact@TechRisks.com