



### **Technology, Media & Professional Services**

E-Risk's BAM product is flexible package offering Employment Practices liability, Directors and Officer liability (with full entity coverage), Technology, Media and Professional Services or Miscellaneous Professional Liability, Fiduciary liability and Crime coverage. Any of these coverages can be chosen and separate limits of liability for each coverage are automatically provided.

- Broad definition of claim
- Broad definition of Insureds
- Automatic coverage for independent contractors
- Punitive damages coverage (Most favorable venue language) where insurable
- Broad coverage for personal injury
- Broad coverage for intellectual property (except patent and trade secret)
- Broad coverage for breach of security including; virus, unauthorized access and tampering with data
- Defense covered and final judgment wording for fraud exclusion
- Coverage for common ownership of less than or equal to 15%
- Mergers and Acquisitions clause
- Innocent Insured (severability) clause