

TECHNOLOGY
PROFESSIONAL
LIABILITY
INSURANCE

PIONEER
UNDERWRITERS



Pioneer offers protection for a wide variety of professionals with a competitive professional liability product.

We are dedicated to providing creative underwriting solutions for the Technology Errors and Omissions marketplace on both a primary and excess basis. We understand the value of prompt service and underwriting flexibility and have the expertise and authority to manuscript coverage on a case by case basis. This enables us to tailor effective risk transfer solutions for small as well as large risks. Our program is provided in partnership with a carrier rated A XV by A.M. Best. Pioneer is licensed to write business on a non-admitted basis across all U.S. states.

Policy parameters

- Up to \$5,000,000 capacity on primary or follow form excess
- Minimum premium \$1,000 on select classes

Product Features

- Punitive damages to the full limit
- Final adjudication language for fraud claims
- Fraud carveback provides full severability for the individual insured and partial severability for the entity
- Spousal liability
- Personal injury coverage
- Follow-form excess coverage available
- Personal and advertising injury coverage at full limits
- 50/50 hammer clause built into base form

Target classes

- Accounting software
- Analytics platforms
- Antivirus software
- Banking software
- Cloud computing
- Computer Aided Design (CAD) software
- CRM software
- Custom software developer
- Document imaging (data storage/destruction)
- Emergency notification software
- ERP software
- Games developer
- Geographical information systems
- Infrastructure outsourcing
- IT staffing
- IT training
- Managed desktop services
- Managed helpdesk services
- Managed security services
- Medical administration software
- Mobile application developer
- Mobile application developer/publisher
- SCM software
- Search Engine Optimization (SEO) services
- Social media platforms/development
- Software developer/publisher
- Software developer/publisher and implementer
- Software testing services
- Telecommunications
- Valued added reseller
- Web hosting
- Web marketing
- Website development

Additional coverages available

(not exhaustive list)

- intellectual property (copyright/trademark infringement)
- network security/privacy
- contingent bodily injury/property damage

Miscellaneous Professional Liability Insurance

Why Pioneer?

- Exceptional customer service from experienced underwriters.
- Comprehensive coverage
- Underwriting flexibility
- Competitive pricing
- Reasonable deductibles
- Responsive claims management
- Proactive problem-solving philosophy
- Lloyd's of London capacity, which carries an A.M. Best rating of A (Excellent)*

We want to work with you



David Lucey
Vice President
Miscellaneous, Technology and
Cyber Liability Division

+1 (215) 825 3080
david.lucey@pioneeruw.com



Milan Devetak
Senior Underwriter
Miscellaneous, Technology and
Cyber Liability Division

+1 (215) 863 8621
milan.devetak@pioneeruw.com



Dave Sarnoski
Senior Underwriter
Miscellaneous, Technology and
Cyber Liability Division

484-983-7457
dave.sarnoski@pioneeruw.com

Philadelphia Office

717 Constitution Dr
Suite 108
Exton
PA 19341
+1 646 923 9930

pioneeruw.com

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