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# ACE DigiTech<sup>SM</sup>

Digital Technology and Professional  
Liability Insurance Program

**Today, managing your information is as important as managing your business.**

**ACE DigiTech<sup>SM</sup> offers comprehensive professional liability coverage for your technology products and services, as well as state-of-the-art network security and privacy liability protection for the sensitive data hosted on your systems.**

Technology companies operate in a high-risk business arena where potential service, product and network risk exposures continuously evolve with the application of new information technology at the business level. Exposure and theft of sensitive customer data is a recurring risk for e-commerce companies and their brick and mortar counterparts and can result in reputational damage, extortion threats, legal action, and regulatory scrutiny. New identity theft legislation ups the ante, mandating that companies that lose sensitive information “go public” by contacting individuals that may potentially be affected. Consultants, software designers, data processors and manufacturers face litigation from dissatisfied customers.

Manipulating leaked source code and core Internet technology flaws, hackers create computer worms, launch denial of service attacks, disrupt data flow, and breach seemingly secure networks and systems with ease. Who assumes the risk?

- In 2005, the sensitive information of more than 8.9 million Americans was potentially compromised due to hack attacks, stolen hardware, lost backup tapes and dishonest insiders.
- Technology consultants and service providers face an increasingly competitive market crowded with new entrants from emerging economies. Winning business and delivering projects on time and on budget is difficult, while customers are more inclined to turn to litigation in the event of contract disputes.
- In 2004, when a company that processes online credit card payments refused to pay a \$10,000 demand, cyber extortionists shut down their website for a week. An estimated two out of three companies pay up rather than risk similar treatment and threatened by cyber criminals, who grow bolder as a result.
- The Slammer computer worm starkly demonstrated global vulnerabilities by infecting 80 percent of all vulnerable host systems worldwide within 15 minutes of its release, causing ATM failures, airline reservation system crashes and millions in clean-up costs.

Lawsuits and information leaks impact more than just the bottom line. Large settlements create publicity, eroding consumer confidence. Controlling risk is paramount. The ACE DigiTech<sup>SM</sup> program is designed to do just that.



## Key Product Highlights

- **Comprehensive policy integrates Network Security Liability, Privacy Liability and Errors & Omissions Coverages**
- **Flexible, worldwide coverage can be customized to accommodate the unique needs of technology service providers, product manufacturers, e-commerce companies, and non-tech companies with privacy and security liability exposures**
- **Includes provision of:**
  - **Technology Errors & Omissions Liability**
  - **Internet Media:** including libel and slander, invasion of privacy, copyright and trademark infringement
  - **Network Operations Security:** including viruses, worms, hacker attacks and denial of service attacks against third parties
  - **Privacy Liability:** including the failure to properly secure computer networks, the loss of laptops or backup media, and administrative errors
  - **Identity Theft Public Relations Expense Fund:** including legal expenses, public relations expenses and the costs to provide credit monitoring services to affected individuals
  - **Cyber Extortion:** including threats to bring down networks or release sensitive information
  - **Miscellaneous Professional Liability:** can cover non-technology professional services, if required

## The ACE USA Advantage

ACE USA was one of the first insurers to develop unique insurance products designed to help technology companies reduce the risks of embracing Internet-related business activities.

Today, ACE USA is a leading global provider of comprehensive, customized professional liability and network risks insurance products, targeted to the unique and evolving needs of the technology industry.

- **Your risk is as unique as the products or services you provide. Underwritten by ACE Professional Risk, ACE DigiTech<sup>SM</sup> provides flexible, customized coverage, tailored to your needs.**
- **ACE USA underwriters understand the complexities of technology risk, and use their expertise to accurately assess your potential exposures.**
- **The claims and legal experts within ACE USA draw upon a thorough and up-to-date understanding of the technology business arena, and provide proactive and expert claims handling.**
- **ACE USA offers a single-form, integrated format, designed to provide clearly stated policy features and coverage definitions.**
- **ACE USA policies are backed by the financial resources and globally networked underwriting and claims expertise of the ACE Group of Companies.**
- **ACE USA offers a full range of Professional Liability and other products designed to cover the complete array of risks associated with national and global business enterprise. ACE clients achieve efficiencies by combining domestic and international insurance needs under one provider.**

For more information, you can visit our website at  
[www.aceprofessionalrisk.com](http://www.aceprofessionalrisk.com).

**ACE DigiTech<sup>SM</sup>**

Brad Gow, Vice President

Phone: 215 640-1949

Email: [brad.gow@ace-ina.com](mailto:brad.gow@ace-ina.com)



[www.ace-ina.com](http://www.ace-ina.com)

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**About ACE USA**

ACE USA is the United States-based operating division of the ACE Group of Companies. Headed by ACE Limited (NYSE: ACE), the ACE Group of Companies is one of the world's leading providers of insurance and reinsurance, including financial services.

ACE Limited was established in 1985 in Bermuda to help meet a critical need for excess casualty insurance. In 1999, ACE USA was created following ACE Limited's purchase of CIGNA's global property and casualty insurance business.

As a result of this strategic acquisition, ACE can trace its history in the United States to 1792 when the Insurance Company of North America (INA) issued its first coverage on a transatlantic shipment from the United States to Ireland.

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