



AXIS Insurance

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Cyber/Technology Services E&O Endorsement

The 4A policy provides coverage for “Claims” from “Occurrences” in connection with “Advertising” and “Advertising Services.”

“Advertising” means publicity, press releases, promotional material or promotion of any kind that are disseminated to promote the Insured’s products or services or the products and services of others.

“Advertising Services” means services rendered or which should have been rendered by the Insured in connection with the development, production, placement, use, dissemination and exhibition of “Advertising” of the products and services of others, and other marketing, promotional and communications consulting related services for others.

The 4A policy covers “Occurrences” tied to “Matter” - or the communicative or informational content regardless of the nature or form of such content, including content disseminated electronically and/or digitally when authorized or controlled by the Insured (e.g. via websites, chat rooms, bulletin boards, databases and blogs.).

When performing cyber or technology services for clients (either in-house or by engaging an independent contractor on behalf of the client Advertiser) the advertising agency may need the Cyber/Technology Services E&O Endorsement because this endorsement covers Occurrences arising out of those cyber or technology services not tied to “Matter.”

Specifically, the Cyber/Technology Services E&O Endorsement protects against claims alleging errors & omissions and other torts named in the policy arising from Cyber and Technology Services performed for clients. Examples of covered services include, but are not limited to, website programming, website maintenance, website hosting and e-commerce risks.

The Cyber/Technology Services E&O Endorsement is an optional coverage that is available in the 4A program.