

# Global Solutions for International Risks

**OneBeacon**  
TECHNOLOGY INSURANCE

**Where innovation meets experience to solve your technology risk management needs.** Working with OneBeacon Technology Insurance™ means you can rely on an exceptionally responsive team that is highly knowledgeable about the dynamic technology industry. We don't just know tech, we're passionate about it and those who share our focus. And because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.



## TAILORED PRODUCTS\* & SERVICES FOR GLOBAL BUSINESS NEEDS:

- International programs
- Property
- Liability
- Auto
- Business travel accident
- Kidnap & ransom

### Global Footprint; Expanding Risk

Taking your technology company global is an increasingly common occurrence. With that exciting step come additional and unique risks. Standard domestic insurance may not provide the appropriate coverages to handle your international exposures.

At OneBeacon Technology Insurance, we provide a one-stop solution for your international coverage needs. Our worldwide solutions are developed in consultation with foreign carriers and can be tailored, based on your specific needs. Our exceptional expertise and multinational contacts help ensure that your business is protected no matter where it's being transacted. What's more, the coverage is written on admitted paper in compliance with local laws and jurisdictions. And, no matter the country or location, we remain your singular point of contact, providing insight and guidance in the complex international insurance environment.

### Comprehensive and Convenient

OneBeacon Technology can effectively extend your domestic insurance to worldwide coverage.

#### International Programs

- U.S. global programs (foreign nonadmitted coverage)
- Coordinated master program (foreign local admitted coverage and foreign nonadmitted coverage)
- DIC/DIL coverage support

#### Foreign Network

- Features leading carriers based in key international technology markets
- 90% of foreign local policies received within 60 days

#### Global Property Endorsement

- Amends coverage territory to worldwide except where prohibited due to U.S. economic sanctions
- Adds business income/contingent business income coverage

- All policy coverage enhancements extend worldwide (including transit and crime)
- DIC/DIL over local admitted policies
- Adds tax liability, tenants & neighbors liability, coinsurance deficiency and currency devaluation coverages

#### Global General Liability Endorsement

- Available as an extension of domestic coverage (no standalone placement)
- Amends coverage territory to worldwide except where prohibited due to U.S. economic sanctions
- All policy coverage enhancements extend worldwide
- DIC/DIL over local admitted policies

**OneBeacon Technology Insurance** is a brand of OneBeacon Insurance Group that delivers all-lines underwriting solutions for the technology, life science and medical technology, and telecommunications industries. The specific capabilities offered include risk control, claims and third-party vendor solutions. Products span property, casualty, cyber, E&O, international and products liability. Our dedicated team of insurance professionals delivers custom solutions as needed to each of our customers.

**OneBeacon Insurance Group Holdings, Ltd.** ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

### International Contingent Auto Endorsement

- Coverage territory is worldwide excluding the U.S. (including its territories and possessions), Puerto Rico and where prohibited due to U.S. economic sanctions
- Includes \$40,000 hired car physical damage (no annual aggregate)

### International Human Resources with Assistance Endorsement

- Provides assistance, foreign voluntary workers compensation and contingent employers liability
- "Unlimited" – repatriation and medical evacuation
- 24-hour assistance services including medical, personal and travel assistance services
- Travel companions included
- Coverage territory is worldwide excluding countries where prohibited due to U.S. economic sanctions

### International Kidnap & Ransom

#### Coverages include:

- Ransom
- In transit
- Legal liability
- Personal accident
- Additional expenses
- Consultant expenses

#### Five additional bundled coverages:

- Loss of earnings
- Express kidnap
- Disappearance investigation expense
- Threat response expense
- Travel security evacuation

### International Business Travel Accident Endorsement

- Provides 24-hour accident protection for full-time employees while on a business trip including personal deviations/side trips of up to 72 hours in duration
- Includes personal accident coverage and its associated medical expenses for business travelers
- Coverage territory is worldwide excluding the U.S., Puerto Rico, Canada and countries where prohibited due to U.S. economic sanctions, while traveling or working outside country of permanent residence
- Family coverage extension included

### Claims

Expert underwriting and proactive risk control can't completely eliminate the occasional claim. Our claims professionals know technology business. This experience means you can anticipate superior customer service in response to your sophisticated needs. Claims are managed centrally through our specialized international claims unit. **We also offer a 24/7 dedicated data breach hotline: 877.512.3737.** Claims may also be reported through OneBeacon's claims call center: 877.248.3455.

Visit [onebeacontech.com](http://onebeacontech.com) for more information or contact Mary Fisk-Bieker at 781.332.7062 or [mbieker@onebeacontech.com](mailto:mbieker@onebeacontech.com)

You can also find us on:



\*Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.