



UNITED STATES LIABILITY INSURANCE GROUP
A BERKSHIRE HATHAWAY COMPANY



Chris-Leef General Agency / USLI Microtek Product & Instant Quote Overview

Presenters: Jake Smith, Marketing Representative – Chris-Leef
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Webinar Logistics

- ▶ To attend the audio portion and listen to the presentation:
Please select “I will call in” from the drop down menu
- ▶ Call the toll free number from your phone and enter the access and attendee codes when prompted
- ▶ Due to number of attendees your phone is automatically placed on mute
- ▶ For additional I.T. support, please contact: support@usli.com
- ▶ **We welcome your questions and feedback!**

COMMITTED
TO
MAKING
A DIFFERENCE

Agenda: Microtek

- Appetite
 - Target Classes
 - What's Selling
 - Hard Stops
- Product Coverages
 - Cyber
 - Cross-Sell Opportunity
- How Do I Get a Quote?
 - What Information is Needed
 - Live Demo

Who Do We Write?



USU

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Who Do We Target?

-Individuals or Companies providing **technology services** to others

Eligible Classes

“What’s Selling” in Green

➤ Software

- Custom Software Development
- Packaged Software Development
- Smart Phone App Developers
- Packaged Software Installation / Configuration
- Application Service Provider (ASP)
- Software as a Service (SaaS)

➤ Network

- System / Network Evaluation
- Network Architecture / Design
- Network / Computer Security
- Network Cabling / Wiring
- Network / Computer / Application Support
- Wireless Installation / Configuration
- Managed Service Providers

Targeted Classes Continued...

- Client Help and Improvement
 - Help Desk / Call Center
 - Training and Education
 - Systems Optimization
 - Hardware Maintenance Services
 - Computer Repair
- Design
 - Web Site Design / Development
 - Graphic Design
- Support
 - Technical Project Management
 - Database Administration
 - Remote Data Back-up Services
 - Data/Records Imaging, Warehousing or Storage
- Data Management
 - Business Intelligence / Reporting
 - Records Management / Retrieval

Targeted Classes Continued...

- Sales
 - Packaged software and/or hardware sales
 - Hardware Equipment Evaluation / Selection
- Web Hosting
 - re-selling a third party's hosting services
 - on your own servers
- Consulting
 - All varieties considered
- Miscellaneous
 - Home Theater Installation
 - Telecommunications
 - Social Media Consultants

But wait, there's more...

Description of operations:

What does your business do? Please check each one that applies. Select "Other" if your business description is not listed and write a short description of the services you provide.

- Cloud providers/application service providers/software as a service What percentage of receipts are derived from this? _____ %
- Consulting/training/project management/staffing
- Data or records storage/retrieval/back-up What percentage of receipts are derived from remote data back-up? _____ %
- Database administration
- Hardware evaluation/selection/maintenance
- Hardware manufacturing What percentage of receipts are derived from this? _____
- Help desk
- Internet service provider, search engine or online publishing/sales
- Network or computer security. What percentage of receipts are derived from this? _____
- Software development/installation/sales. If developing packaged software, please provide number of licenses _____
- Systems, network, or audio visual evaluation/design/cabling/support
- Web design/development/hosting or search engine optimization
- Other services not listed: _____

Eligible Classifications

Didn't see a classification?

Terminology can vary and even change over time.

Form Language about Covered Services

- **Computer Technology Services** means information technology services performed by any Insured for others for a fee, **including but not limited to**, computer consulting, systems analysis, installation, programming, data processing, system integration, software development and design, disaster recovery, record retrieval, management and repair or maintenance of computer products, networks or systems and education and training services related to the above

Now that's broad!

Where Does the USLI Story Fit In?

Hard Stops

- What do those services allow the end user and/or customer to do?
- High Hazard Areas:
 - Bodily Injury
 - Aggregated Privacy
 - Aggregated Financial Loss

Hard Stops

IV. ELIGIBILITY CRITERIA

4. Please indicate the percentage of your services that affect or enable any of the following:

- Credit card or other payment card transactions including POS systems _____ %
- Fund transfers, financial transactions, equity trading or loan fulfillment: _____ %
- Video game development (provide title and style of games): _____ %
- Lottery, sweepstakes, gaming, online casino or other games of chance: _____ %
- Firmware or embedded software: _____ %
- Mechanical, electrical, chemical, civil or architectural design or engineering: _____ %
- Robotics or process control of industrial equipment including HVAC systems or CAD/CAM design or control: _____ %
- Physical security system installation or monitoring (including but not limited to burglar/fire alarms and camera systems): _____ %
- Global Positioning System (GPS), Geographic Information System (GIS), navigation systems development, maintenance or support: _____ %
- Aircraft, air-ground equipment, military defense and/or weaponry of any kind including classified information: _____ %
- Medical, dental or healthcare diagnosis, monitoring or treatment _____ %
- Management or use of health or medical information including electronic records _____ %
- Pharmaceutical formulation, production or prescriptions including clinical data: _____ %
- 911 or other emergency response and/or dispatch: _____ %
- Energy, power plant, utility or pollution monitoring, supply or distribution: _____ %

None

IMPORTANT COVERAGES FOR IT PROFESSIONALS

Technology Professional Liability Coverages

- Errors & Omissions
- Media Liability
- Cyber Liability & Expenses
- General Liability

Cyber Liability Coverages – Network Security Liability

(automatically included for no additional premium)

- Malicious Code
- Use of Insured's computer in denial of service attack,
- Misappropriation, theft, loss of, unauthorized access, inadvertent disclosure or public exposure of Personally Identifiable Information or Third Party Corporate Information.
- Often required for a contract

Cyber Liability Coverages – Privacy

Liability(automatically included for no additional premium)

- Unauthorized access to an Insured's computer system.
- A denial of authorized electronic access
- Violation of a Privacy Policy.

PRIVACY BREACH EXPENSE



Definition

- **“Privacy Breach”** means the unauthorized disclosure by electronic or non-electronic means of an individual(s) non-public personal information in the **Named Insured’s** care, custody and control
- Suspected Privacy Breach
- Security Breach

Privacy Breach Expense+ (optional purchase, \$250,000 for \$100, \$1mil limit for \$200)

- Development of a plan to assist in responding to a Data Breach
- Data analysis or forensic investigation
- Development, printing and mailing of legally required and voluntary notifications
- Development of a website link for use in communicating with affected persons
- Public Relations or crisis management services
- Credit Monitoring for one year or longer, as required by law, or ID restoration services
- Pay on behalf of wording

Privacy Breach Expense+ (optional purchase, \$250,000 for \$100, \$1mil limit for \$200)

- Data Restoration
- Business Interruption
- Cyber Extortion
- Additional Third Party Cyber Liability
 - Regulatory Action Pay for the defense of the Insured against a regulatory action stemming from violation or suspected violation of a privacy law, and any fines/penalties as a result.
 - PCI fines, penalties, assessments

Please bind effective: _____

Confirm optional coverages:

- Do not include any optional coverages.
- Include the following optional coverages from Section V
(Taxes & Fees may apply to optional premium if purchased)
- Option 1 - (add: \$100.00) - Property Damage Extension
 - Option 2 - (add: \$44.00) - Equipment Breakdown
 - Option 3 - (add: 25% - Apply To premium shown For limit selected In Section I.) - Full Prior Acts
 - Option 4 - (add: \$100) - Privacy Breach Expense and Defense of Regulatory Claims
 - Option 5 - (add: *\$100.00) - Terrorism Coverage
- *See Terrorism Section for Exact Pricing and Terms

This policy is eligible to be Direct Billed.

Note: a \$5.00 installment fee will apply to each installment after the first - please select one of the following:

- Direct Bill both this New Business and future Renewals**
(If checked - Select a Payment Plan):
- SINGLE PAYMENT
 - TWO PAYMENTS - Premium must be over \$400
 - THREE PAYMENTS - Premium must be over \$675
 - FOUR PAYMENTS - Premium must be over \$1,000
 - SIX PAYMENTS - Premium must be over \$2,500

[See the last page of this quote for Payment Plan Descriptions](#)

- Do not Direct Bill this New Business but do Direct Bill future Renewals
- Do not Direct Bill this policy

NOTE: If the Direct Bill Option is selected, the Company will invoice the insured. Do not bill or collect the down payment. All taxes, surcharges and fees (except installment fees) will be billed in full with the first installment.

Select Coverage Option

- Option A.
- Option B.
- Option C.

MICROTEK– up to \$1million, up to 7 employees/owners* ALL INCLUDED



- Errors and Omissions
- Network Security/Privacy Liability
- Media Liability (Washington State is AP)
- General Liability
- Hired and Non Owned Auto (where available)
- Business Personal Property \$25,000
- Business Interruption \$50,000
- Blanket Additional Insured for GL
- Property Enhancement Endorsement

****USLI can handle up to \$15 million in revenue accounts on other products, Devon Park up to \$500 million***

GREAT CROSS SELL OPPORTUNITY!



- Excess, Umbrella quotes over our GL available Terrorism
 - Must be over our GL
 - Can write over our HNO auto or someone else's commercial auto
 - Can write over Employer's Liability

We Make It Quick and Easy

- Name
- State and Zip Code
- Total Annual Revenue
- Total Number of Principals/Partners/Officers/Employees/Independent Contractors, including those outsourced
- Description of Services
 - What software?
 - What does the software do?

Most Importantly...

HOW TO QUOTE!

What Is Instant Phone Quote?

- ▶ The quickest way to get a quote available!
- ▶ When you dial **800-836-1535** you will be connected to one of 40 underwriters who are ready to assist you
- ▶ We will then ask the key rating information to generate a bindable premium
- ▶ The underwriter will email that quote directly to you along with a pre-filled application ready for the applicant to verify and sign
- ▶ If we cannot quote a risk over the phone, the underwriter will refer you back to Chris-Leef General Agency

Benefits to You

- ▶ Saves time
 - No Acord forms needed
 - Pre-filled application sent directly to you with quote
- ▶ Immediate access to 40 knowledgeable underwriters
- ▶ Accessibility
 - You can reach an underwriter from
 - 6 a.m. to 7 p.m. CST Mondays through Fridays
 - 8 a.m. to 12 p.m. Saturdays

Benefits to You

▶ Expertise

- All underwriters have been cross-trained to quote multiple products, offer options and add value to each call

▶ Flexibility

- Quote from the road/speed dial on your cell

Speed with a personal touch!

Demonstration

▶ Call 800-836-1535



CALL FOR AN INSTANT QUOTE

800-836-1535

With just a few questions, we can provide you an Instant Quote for:

Commercial Lines Products

- 1-4 Family Dwelling
- Apartments
- Artisan/Trade Contractors
- Beauty Salons and Barber Shops
- Builders Risk
- Commercial Excess/Umbrella
- Concessionaires/Vendors/Food Trucks
- Contractor's Equipment
- Convenience/Deli/Grocery/Liquor Stores
- Fitness Centers
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Lessor's Risk Only
- Liquor Liability
- Main Street Mercantile
- The Office
- Residential Condominium Unit Owners
- Restaurants
- Specialty Educators, Trainers and Instructors (dance, music and tutoring)
- Truckers General Liability
- Vacant Building/Land

Professional/Nonprofit Products

- Arts and Cultural Organizations
- Business/Trade Associations
- Charitable Organizations
- Community Associations
- Cyber Liability
- Employment Practices Liability
- Houses of Worship
- Medical Providers Employment Practices
- Miscellaneous Errors and Omissions
- Nonprofit Directors and Officers Liability
- Property Managers Professional Liability
- Real Estate Errors and Omissions
- Sports Organizations
- Technology Professionals

Personal Lines Products

- Comprehensive Personal Liability
- Dwelling Package
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- HO4-Renters
- HO6-Condo Unit Owners
- Home Based Business
- Personal Umbrella
- Vacant Dwelling

Main Office
913-631-1232



Chris Leef General Agency

Special Events

- Festivals and Concerts
- Fundraisers and Sporting Events
- Golf Outings and Hole-in-One Contests
- Trade Shows and Conventions
- Weddings and Parties

No Acord Form Needed to Quote!



**Our underwriters are available Monday-Friday:
6 a.m. to 7p.m. CT and Saturday: 8 a.m. to 12 p.m. CT**

Quote Online 24/7 at

<https://www.chris-leef.com/>

*For binding, endorsements and policy issuance questions,
please contact us at our main office.*

10/20

Online Underwriting Resolution

Underwriting Teams	Web Quote	Claims Resources	Forms Library	Customers' College	Hit Zone
Home	About Us	Customer Toolkit	Loss Runs	Marketing Toolbar	Contacts

Multi-Line Quoting - Personal Umbrella



Click to... **CHAT LIVE**
ONLINE
1-888-SPD-USLI (773-8754)

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To search for your saved quotes, enter both the Applicant Name and State OR the quote number, then click "Search" button. You also may search for your quotes by leaving all fields blank and clicking "Search."

Applicant Name	<input type="text"/>
State	<input type="text"/>
Quote #	<input type="text"/>

Full Quote **Instant Quote** **Search**



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Online Underwriting Resolution Through Web Chat

- ▶ When you are quoting online, you can web chat with one of the Instant Quote underwriters to resolve system questions or underwriting submit issues
- ▶ The underwriters will work with you to turn the submission into a quote along with pre-filled applications and point of sale materials

***Instant Quote can reduce
transaction time from days
to minutes!***

Get a Quick Quote!

- ▶ Call the Instant Quote team at USLI
 - All you need to do is dial **800-836-1535**
 - No Acord form needed to quote
 - Underwriters available 7 a.m.-8 p.m. Monday through Friday and 9 a.m.-1 p.m. Saturdays
- ▶ Get a quote online at www.agentportal.chris-leef.com



Questions



- ▶ Instant Phone Quote # **800-836-1535**
- ▶ Chris-Leef General Agency Office # **913-631-1232**
- ▶ Experience the ease of doing business