

A guide to our products and business appetite

Liberty offers a comprehensive cover that helps to protect IT organisations against a broad range of third party claims and related exposures. Our claims-made Errors & Omissions Liability policy and Occurrence-Based General & Products Liability policy can be written on both an annualised as well as project specific basis offering substantial capacity with policy periods up to maximum of 72 months.

IT organisations – Errors & Omissions Liability policy – Claims-made cover

Nature of Risk	Risk Appetite
Financially distressed companies	✗
IT and Computer Consultants	✓
IT recruitment, placement and hire companies	○
Medical diagnostic systems	✗
Process control	○
Products used in aircraft and watercraft	○
Security management services	○
Share trading systems	✗
Software developers / resellers	✓
Systems Integrators	✓

General & Products Liability policy – Occurrence-based cover

Nature of Risk	Risk Appetite
Hardware manufacturers and assemblers	✓
Hardware re-sellers	✓
Hardware maintenance, service and repair companies	✓

IT Projects – Errors & Omissions Liability policy

Nature of Risk	Risk Appetite
Application service providers	✓
Call Centres	✓
Data warehousing companies	✓
Education Institutions	✓
Facilities Management	✓
Internet service providers	✓
Internet services e.g. Web designers	✓
Network consulting services	✓
Outsourcing and BPO companies	✓
SCADA/PLC developers	✓
Systems and data processing services	✓
Telecommunications services	✓
Training Organisations	✓
Web hosting	✓

✓ Preferred Risks ○ Selective Risks ✗ Non-Preferred Risks

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