



# Differentiated Broking Solutions

## Tech & Telecom Industry Division (T&T) DBS

WTW's Differentiated Broking Solutions (DBS) brings together our deep industry and technical expertise and extensive market relationships with top property & casualty insurers to deliver industry-tailored insurance solutions.

**The T&T Industry Division DBS is designed to create a sustainable, competitive solution in order to provide best-in-class terms, identify emerging risks and adjust our offerings to coincide with the ever-changing marketplace.**

**DBS provides coverage for the core property & casualty lines of business:**

- Property
- General liability
- Business auto
- Workers' compensation
- Umbrella

### Overview

**The Tech & Telecom Industry Division (T&T) DBS is designed to have a primary emphasis on clients in the following industries:**

- Electronics, hardware and semiconductor
- Internet, data networking and telecom
- Media-print, media-broadcast and media advertising
- Software and tech services

### Benefits

- Comprehensive pre-negotiated enhanced coverages
- Options to place coverage on a standalone basis, or in an expanded package/suite where appropriate
- Firm minimum service requirements
- Consistent, reliable program coverage

### Carriers

- Chubb
- CNA
- Hartford
- Liberty Mutual
- Travelers
- Zurich

## Coverage Enhancements



**DBS consistently delivers standardized elevated coverage to our clients. Below are just some of the many enriched coverages DBS provides.**

- **Extended notice of cancellation for all lines**
- **Blanket additional insured and blanket waiver on casualty lines**
- **Unintentional errors and omissions and broadened notice and knowledge of occurrence included on all lines**

### Property:

**The T&T DBS provides increased property sub-limits including:**

- \$1 million limit for contingent time element
- \$100,000 limit for electronic vandalism
- \$500,000 to \$2.5 million limit for miscellaneous unnamed locations
- \$500,000 to \$1 million off-premises service interruption — direct damage including overhead transmission lines
- \$100,000 supply chain disruption
- \$50,000 technology service provider
- \$250,000 spoilage — equipment breakdown per premises

**Enhanced coverage endorsements for casualty lines including:**

### General liability:

- Professional liability exclusion carve back for bodily injury/property damage
- Personal and advertising injury includes libel and slander
- Product recall expenses available upon request (typical limit \$100,000)
- General aggregate per location/per project
- Primary non-contributory

- Incidental medical malpractice and primary non-contributory

### Auto:

- Minimum of \$250 per disablement on towing and labor
- Employees as insureds and employees hired autos
- Ability to negotiate higher CSL available
- Composite rating available for accounts with larger fleets

### Workers' compensation:

- Access to various deductible programs, as well as employee headcount rating structures
- Alternate employer endorsement
- Stop gap coverage
- Voluntary compensation

### Umbrella:

- Up to \$25 million capacity
- Drop down over exhausted underlying aggregates
- Excess employee benefits liability coverage
- Pay on behalf of coverage form
- Foreign and professional liability carve back for bodily injury and property damage included in if applicable on underlying



For more information, please contact:  
[dbs@wtwco.com](mailto:dbs@wtwco.com) or

#### George Haitsch

North America Tech & Telecom Division Leader  
+1 917 213 2808

#### Max Romm

Tech & Telecom Middle Market Broking Leader  
+1 267 593 4364

### Disclaimer

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At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](http://wtwco.com).



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