

## INTELLECTUAL PROPERTY INSURANCE PRODUCTS

### Target Markets:

- Any entity that makes, uses, sells, offers for sale or imports products and/or services in commerce.
- Any entity that has intellectual property (IP) rights in the form of Patents, Trademarks, Copyrights or Trade Secrets.

## IP INSURANCE PRODUCTS

Every company that is making, using, selling, importing or offering for sale most goods and/or services in commerce is vulnerable to charges of IP infringement. Similarly, companies having rights in patents, trademarks, copyrights or trade secrets, have the potential to be infringed upon, making proper risk management through the appropriate IP insurance products a critical part of managing and protecting market share.

## ABATEMENT INSURANCE

This Policy is a unique, plaintiff's Policy, which reimburses Litigation Expenses to enforce the policy holder's IP rights against infringers.

## DEFENSE INSURANCE

This Defense Policy is the solution to the gap left in commercial general liability policy coverage for IP risks, and reimburses Litigation Expenses, and Damages, to defend the policy holder against charges of infringing another's IP rights.

## MULTI-PERIL IP (MPIP) INSURANCE

This Policy rider provides first party coverage due to the loss of insured IP litigation and is for any entity with an IP risk covered under the Abatement and/or Defense Policy. The rider is included with every standard Abatement and/or Defense Insurance Policy. Covered Perils: Loss of Commercial Advantage; Business Interruption; Redesign, Remediation & Reparation.\*

\*Policy limits are capped at \$3M. Higher limits may be available for additional premium upon underwriting approval.

- Standard Abatement & Defense Policy limits available up to \$10 million (USD)
- Policy terms available up to 3 years
- Worldwide territory coverage available

## INVENTPRO® ABATEMENT INSURANCE

This Policy is an affordable, Abatement Insurance Policy specifically tailored for inventors, start-ups and small companies who have 1-3 patents and/or trademarks.\*

\*Policy limits are capped at \$500K. Software and/or Website Patents are excluded from coverage under this Policy, but can be scheduled under the standard Abatement Insurance Policy. MPIP Insurance rider limits are capped at 10% of Policy limits.

## UNAUTHORIZED DISCLOSURE INSURANCE

This Defense Policy offers protection for Trade Secrets and the unintentional exposure of Personal Identifier Information. This Policy is for any entity entrusted with the Confidential Information of a third party.

- MPIP coverage of \$50K or 10% of policy limits, whichever is less, included with the above policies
- SIR- 2% of Policy limits (MPIP- \$0 SIR)
- Co-pay- 10% (MPIP- 20%)

Please consult a copy of the specimen Policy for all terms and conditions. This material in no way changes the terms or effect of the Policy language nor is it meant to replace the Policy language.