

## Information Technology & IT Dependent Businesses



### The KICK Team

We have assembled a group of professionals from various divisions and departments within Kapnick including Property & Casualty, Employee Benefits, Risk Services, Claims Management and Account Marketing. In addition to being knowledgeable in their specific areas, they also understand the unique needs of businesses in the Life Sciences and Information & Technology industries. Together they work to bring you customized solutions for all your insurance and risk management needs.

The KICK Team will provide a comprehensive, total package of insurance products and services that take into account the unique needs, risks and exposures of your industry. These are presented to you in a simplified manner, with a focus on helping you reduce your overall insurance costs.

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Businesses in the fields of information technology, and IT dependent businesses, are among an elite group of clients at Kapnick Insurance Group. We put great emphasis on understanding the intricacies of a growing number of specialized industries, and a large part of our focus is on advanced technology. By developing areas of specialization and thoroughly understanding how our clients' businesses work, we are able to provide superior solutions in helping to control costs, manage risk and reduce losses.

We work with top rated insurance companies that offer highly specialized programs for information technology and information technology dependent businesses including custom programming, internet and application service providers, data storage and management and network security companies. In addition to standard property and liability coverages, we offer a number of cyber-liability coverages unique to your industry needs, including:

- Professional Liability (E&O)
- Worldwide Product Liability – Punitive Damage
- First & Third-party Business Interruption
- Privacy Breach
- Key Person Life Insurance
- Employment Practices
- Directors and Officers Liability (D&O)
- Intellectual Property and Trademark
- Data Loss - Virus
- Customized Employee Benefits
- Cafeteria Plans
- Benefit Outsourcing
- Employee Benefit Compliance Assistance
- MyWave – Internet-based client center providing numerous valuable resources
- Kapnick HR eSolutions - a software platform offering services that streamline all aspects of HR, benefits, and payroll administration

