

We recommend **Techrug** as an option for this coverage. Their information is located in the **Approved Vendor Database** in the Vendors and Home Office Resources section on the CMIT Connect.

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## COVERAGE MINIMUMS

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### GENERAL LIABILITY INSURANCE

General Liability Insurance provides coverage for third-party bodily injury and property damage claims. For example, if while servicing a Client, your technician damages their computer equipment, your general liability insurance would cover the expense of replacing the damaged equipment, after the deductible is met.

- Required Minimum Limit is \$1,000,000 each event/\$2,000,000 aggregate. This is the industry standard.

**CMIT Solutions, LLC must be named as an “additional insured” party.** The address is 9433 Bee Caves Rd, Bldg. 3, Ste. 210, Austin, TX 78733.

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### CYBER LIABILITY (ERRORS AND OMISSIONS) INSURANCE

You will need a **cyber** and general liability errors and omission policy(s). This should provide coverage against any claims of error, omission, or negligence in the service you provide to your clients. More specifically, this policy should offer protection for events like client data loss, network security liability, privacy liability, rogue employee liability, media liability, cyber extortion, and coverage for costs for damage to data or programs. Review the policy recommended by your carrier very carefully. Make sure it does not exclude instances like failure to backup content, regulatory coverage, or first party coverage (coverage if you lose your data or your systems are breached).

Some carriers will separate their general errors and omissions policies from cyber errors and omissions policies, some will sell cyber and general errors and omissions policies as one product. To be clear, you are required to obtain both general and cyber liability errors and omissions policies—but may be able to obtain a policy that covers both types of claims in one policy.

- Required Minimum Limit is \$1,000,000 each error/\$1,000,000 aggregate.
- If your Franchise makes over 2-3 million in revenue, you should review your policy and consider increasing your policy limitations.

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### BUSINESS PERSONAL PROPERTY INSURANCE

Business Personal Property Insurance covers your CMIT Solutions Franchise personal property against risks of direct physical loss or damage. You must maintain insurance for your CMIT Solutions Franchise office if it is physically located outside of your home. Premiums will be based on the size and location of your office, as well as the contents.

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If your office is in your home, check with the agent that holds your homeowner’s coverage to make sure you are properly covered.

NON-OWNED AUTO INSURANCE

Non-Owned Auto Insurance protects you against automobile insurance claims made against your employees while they are working for you, whether they are driving your vehicle or their own. This may be added to your existing auto insurance policy.

WORKER’S COMPENSATION INSURANCE

Worker’s Compensation and Employer’s Liability Insurance is mandated in most states. It is a no-fault agreement between the employee and employer. The employee gives up the right to sue the employer for lost work time and medical costs. The employer gives up the right to claim that there was contributory negligence on the part of the employee in situations of work-related illness or injury. Check with your state to make sure you are in compliance.

**Canada:** Most provinces require employers to have worker’s compensation insurance. You are responsible for understanding and complying with your province’s worker’s compensation requirements.

On the following page is a sample Certificate of Insurance listing our required General Liability, with CMIT Solutions, LLC as an additional insured and Professional Liability E&O coverage limits. The Franchisor will need a copy of only the Certificate, not the entire policy, sent to the attention of Business Services, [general@cmitsolutions.com](mailto:general@cmitsolutions.com).