

**Quote Presented By:**  
Andrew Schmitz  
Andy Schmitz Agency  
651-456-8834  
aschmitz@farmersagent.com



## Quote Details for EB Technologies INC

**Contact Name:** William Zwicky  
**Business name:** EB Technologies INC  
**Primary service:** IT consulting  
**Telephone number:** 651-334-1107  
**E-mail address:** Bzwicky@cmitsolutions.com

**Hiscox Insurance Company Inc.**  
**Quote Reference Number:** 10616526  
**Date of Quote:** 02/24/21  
**Effective Date:** 02/28/21

**Products Quoted:** Business Owner's Policy & Professional Liability Insurance

Quote Total: \$979.34	
Choose Your Payment Option:	
Pay Monthly: <b>\$81.61*</b> <small>*Initial payment of \$163.24 and then \$81.61 for 10 months.</small>	One Annual Payment: <b>\$979.34</b>

**Get Coverage in Minutes!**  
Call Andrew Schmitz  
651-456-8834

Credit and Debit Cards accepted (Visa, MasterCard or American Express).

## Products Quoted

### Professional Liability

**\$500.00/year**

**Your quote includes liability coverage for:**

- Claims against you for negligence, even if you haven't made a mistake
- Coverage for software copyright infringement claims up to \$200,000 added for most IT/Technology businesses
- Claims for libel and slander arising from your services
- Unknown claims arising from previous work (back to an agreed-upon date)
- Services delivered by all staff, including temporary employees
- Awarded damages and defense costs up to your policy limit
- Punitive damages covered up to \$250,000 where allowed by law

**Retroactive date:**

- 03/01/18

**Limits and Deductibles:**

- Aggregate Limit: \$1,000,000<sup>++</sup>
- Occurrence Limit: \$1,000,000<sup>++</sup>

**Quote Presented By:**  
Andrew Schmitz  
Andy Schmitz Agency  
651-456-8834  
aschmitz@farmersagent.com



- Copyright Infringement Sublimit: \$200,000
- Deductible (per occurrence): \$500<sup>\*\*</sup>

<sup>\*\*</sup>Other Options may be available

The following sublimits are per claim and aggregate and subject to the deductible:

Software Copyright Infringement Claim \$200,000

**Endorsements & Exclusions:**

5036 Technology Services/IT Consulting Services Endorsement (Software Copyright Infringement)  
5113 Minnesota Amendatory Endorsement  
5424 Blanket Additional Insured Endorsement

**Business Owners Policy (BOP) \$479.34/year**

**General Liability Coverage**

Your quote includes General Liability coverage for:

- Damage to someone else's property
- Damage to properties rented to you (e.g. a fire)
- Bodily injury to a third party including related medical expenses
- Electronic data liability arising from property damage up to \$25,000
- Claims of personal injury including libel and slander
- Actions of your employees, including temporary staff

**Limits and Deductibles:**

- Aggregate Limit: \$2,000,000<sup>\*\*</sup>
- Products/Completed Operations: \$2,000,000
- Occurrence Limit: \$1,000,000<sup>\*\*</sup>
- Personal and Advertising Injury: \$1,000,000
- Damages to Premises Rented to You: \$100,000
- Electronic Data Liability Sublimit: \$25,000
- Medical Expenses (for any one person): \$5,000
- Deductible (per occurrence): \$1,000

<sup>\*\*</sup>Other Options may be available

**Business Equipment Coverage**

**Quote Presented By:**  
Andrew Schmitz  
Andy Schmitz Agency  
651-456-8834  
aschmitz@farmersagent.com



**Your quote includes Business Equipment coverage for:**

- Damage to your own business equipment on or off premises
- Business equipment includes computers, printers, scanners and furniture

**Covered locations:**

- 4051 Camberwell Drive N,  
Eagan, MN, 55123

**Limits and Deductibles:**

- Aggregate Limit: \$11,000<sup>\*\*</sup>
- Off-Premise Limit: \$10,000
- Deductible : \$1,000

<sup>\*\*</sup>Other Options may be available

**Your quote also includes these optional coverages:**

- Electronic Data Coverage \$19.00/year\*

\*Optional coverage costs are already included in quote total

**Endorsements & Exclusions:**

- 5422 Blanket Additional Insured - Lessors of Premises, Clients
- 5324 Exclusion Of Certified Acts Of Terrorism
- 5202 Aggregate Limit Endorsement (Double Limit)
- 5207 Exclusion - Damage to Primary Residence
- 5265 Calculation of Premium
- 5266 Newly Acquired Organizations
- 5215 Right and Duty to Select Defense Counsel
- 5214 Notice Information
- 5211 Exclusion - Intercompany Products Suits
- 5287 Minnesota Changes
- 5208 Definition of Employee
- 5206 Exclusion - Personal Information
- 5212 Lock and Key Replacement
- 5205 Cancellation Provision (14 Day Full Refund)
- 5252 Electronic Data Liability

**Surcharges:**

- State required surcharge \$1.34/year\*

\*State surcharges are already included in quote total

**Quote Presented By:**  
Andrew Schmitz  
Andy Schmitz Agency  
651-456-8834  
aschmitz@farmersagent.com



---

**Get Coverage Today!**

**Contact Andrew Schmitz**  
651-456-8834  
aschmitz@farmersagent.com

Underwritten by Hiscox Insurance Company Inc. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states. This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any insurance policy, nor does it imply any claim is covered.