Intellectual Property Infringement Insurance

Management liability & cyber - coverage overview, limitations and how to get a quote



OVERVIEW

Patent trolls, competitors and brand owners sue businesses over products, software and names, and general liability policies exclude most IP claims.

WHAT'S COVERED

Infringement defense
Defense of patent, trademark and copyright claims.

Damages and settlements
Pays awards and settlements up to the limit.

IP enforcement
Optional funding to sue those who copy you.

Trade secret claims
Claims of misappropriation of others' secrets.

Customer indemnity
Covers indemnity you owe customers for IP claims.

Good to know
Freedom-to-operate opinions and trademark clearance searches on your main products make carriers far more willing to quote and lower the retention.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Intentional infringement
- × Claims known before the policy
- × IP you license in under breach of contract
- × Government actions

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- List of products and key technology
- Patents and trademarks owned
- Freedom-to-operate opinions
- Prior IP claims or demand letters

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/intellectual-property-infringement/

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