Continuum

HONG KONG · PRODUCT GUIDE AND APPLICATION FORM

Tech Provider Insurance Package

Cyber, professional indemnity and general liability in one package for Hong Kong technology service firms.

A client claim over a software error, a ransomware attack, or a visitor injured at your office can each cost more than a small technology business can absorb, and many client contracts require you to show professional indemnity and general liability cover before work can start. This package gives Hong Kong technology service firms all three covers from Delta Underwriting at Lloyd's, arranged through Freed Capital Ltd, with one application.

What's in the package

INCLUDED

Cyber liability

Data breach, hacking and ransomware

- Ransomware and network extortion
- Breach response, forensics and PR
- Business interruption
- Regulator and third-party claims
- Limits of HKD 8M, 12M or 16M

From HKD 16,000 a year

INCLUDED

Technology PI

Client claims over your services

- Client claims for errors and omissions
- Contract, IP and defamation claims
- Project delay and lost data
- Unlimited retroactive cover
- Limits of HKD 8M or 16M

From HKD 11,000 a year

INCLUDED

General liability

Injury and property damage

- Injury to visitors and third parties
- Damage to client or third-party property
- Tenant's liability for your office
- Clients named as additional insureds
- HKD 8M limit, HKD 15,000 excess

HKD 3,000 a year

Who can apply

Technology service firms incorporated in Hong Kong with revenue up to HKD 50M that meet the eligibility questions: IT consultancies, software and web developers, SaaS providers for sales and marketing, managed support and contract staffing firms. Every policyholder takes all three covers.

When we will need to underwrite separately

Revenue above HKD 50M, or technology firms working in hardware, cyber security, AI model development, blockchain, payments, medical, telecoms or gaming. Businesses that only need cyber cover can use Continuum's SME Cyber Package.

Before you start, have ready

- ☐ Business Registration number and registered address
- ☐ Revenue for the last 12 months, and its split by region
- ☐ Details of any subsidiaries to be insured
- ☐ Your services and your top three clients
- ☐ Any limit or additional insured your contracts require

How cover starts

1. Complete and sign this form, then return it to Continuum.
2. Delta reviews your application and confirms, adjusts or declines the terms.
3. Cover starts only when Delta confirms acceptance in writing through your broker.

INSURER	BROKER	PACKAGE PREMIUM	24/7 BREACH HOTLINE
Delta Underwriting for Lloyd's Syndicate AWL 2232	Freed Capital Limited, IA licence GB1096	From HKD 30,000 a year	+852 2319 4707

Your package: all three covers included

Cyber liability SECTION 2
Choose HKD 8M, 12M or 16M

Technology PI SECTION 3
Choose HKD 8M or 16M

General liability SECTION 4
HKD 8M, HKD 3,000

Package premium: HKD 30,000 to HKD 43,000 a year depending on the limits chosen, excluding the IA levy. If revenue exceeds HKD 50,000,000, or you cannot answer **Yes** to every eligibility question, contact Continuum for individually underwritten terms. Premiums agreed in principle with Delta Underwriting (October 2026) and subject to Delta's written confirmation.

1 Applicant details

Registered company name (the Named Insured)

Business Registration (BR) no.

Registered business address

Nature of business

Year established

Website(s) and domain(s)

Number of employees

Contact name and job title

Email

Mobile (incl. +852)

Total revenue, last 12 months, incl. subsidiaries (HKD)

Proposed start date (DD/MM/YYYY)

Revenue split by region (% of total)

Hong Kong | China & Macau | Rest of Asia | USA & Canada | UK & Europe | Australia & NZ | Other

Subsidiaries to be insured and their country of incorporation (write 'None' if none)

i Important information

Your duty of disclosure

Before the contract is entered into, renewed or varied, you must tell the insurer every fact you know, or could reasonably be expected to know, that would influence a prudent insurer in deciding whether to accept the risk and on what terms. If you do not, the insurer may be entitled to avoid the policy or reduce a claim. If in doubt, disclose it.

When cover starts

Cover begins only when Delta Underwriting confirms acceptance in writing through your broker. This form summarises cover; each policy is subject to the full terms, conditions and exclusions of the Delta policy wordings, available on request.

About your broker

Freed Capital Limited is a licensed insurance broker company regulated by the Insurance Authority (licence no. GB1096), working with Continuum Risk Advisory (HK) Limited. It acts for you, not the insurer, and receives commission from the insurer as a percentage of premium; details are available on request. Complaints can be raised with us, or with the Insurance Authority or the Insurance Complaints Bureau.

About the insurer

Delta Underwriting Pte Ltd (Reg. No. 201709369N) is a Lloyd's coverholder specialising in cyber, technology and professional liability. It acts on behalf of Lloyd's Syndicate AWL 2232, through which Allied World provides its capital at Lloyd's.

Cyber incident? Call 24/7

Delta's breach response partner, DAC Beachcroft, is available 24/7 on **+852 2319 4707** or AsiaCyberClaims@dacbeachcroft.com. Call before engaging any vendor, and tell your broker promptly.

Personal Information Collection Statement

Personal data in this form is collected under the Personal Data (Privacy) Ordinance (Cap. 486) to arrange and administer your insurance, handle claims and meet legal requirements. It may be transferred, inside or outside Hong Kong, to the insurer, Lloyd's, reinsurers, claims and incident response providers, our service providers and regulators. Providing it is voluntary, but without it we may be unable to arrange cover. To access or correct your data, write to Continuum Risk Advisory (HK) Limited.

2 Cyber liability

Summary of cover under the Delta Cyber Liability policy wording. One aggregate limit applies across all covers; sublimits are shown in pink.

CRISIS MANAGEMENT	
Data forensic expenses	Full limit
Breach consultation costs	Full limit
Costs to restore data and systems	Full limit
Breach response: notification, credit and ID monitoring	Full limit
Public relations	Full limit

BUSINESS INTERRUPTION	
Business interruption, including contingent BI	Full limit

FIRST PARTY	
Hacker theft	HKD 300,000
Network extortion (ransomware)	Full limit
Loss adjuster costs	HKD 300,000

THIRD PARTY LIABILITY	
Third party liability	Full limit
Regulator liability	Full limit
Investigation liability	Full limit
PCI DSS cover	Full limit
Consumer redress fund	Full limit

EXTENSIONS	
Emergency costs	HKD 300,000
Loss mitigation costs	HKD 300,000
Network improvement	HKD 300,000
Personal reputation	Full limit
Network failure, including contingent	Full limit
Telephone hacking (endorsement)	HKD 300,000
Reward expenses (endorsement)	HKD 300,000

EXCESS	WAITING PERIOD	RETROACTIVE DATE	CONTINUITY DATE	TERRITORY	PERIOD	DEFENCE COSTS
Nil	8 hours	Unlimited	Unlimited	Worldwide	12 months	Within the limit

2.1 Choose your cyber limit

Select one premium. Annual premiums in HKD, excluding the Insurance Authority levy. Revenue band is based on the last 12 months.

REVENUE / LIMIT	HKD 8,000,000	HKD 12,000,000	HKD 16,000,000
Up to HKD 50M	◯ HKD 16,000	◯ HKD 20,500	◯ HKD 23,500

2.2 Eligibility

This offer is not available to businesses (including subsidiaries) in these sectors. Delta must confirm acceptance of your business activity before cover starts.

Social networking sites or portals · Adult networking or adult entertainment sites or portals · Online gambling operators · Digital currency or virtual asset exchanges · Credit or debit card processors · Banks, financial institutions, or firms licensed by the HKMA, SFC or Insurance Authority · Legal services, solicitors or barristers · Healthcare or medical services, clinics, dental practices or hospitals · Insurance brokers or agents

a The business (including subsidiaries) does not operate in any of the sectors listed above.	◯ Yes	◯ No
b Anti-virus, firewall or equivalent protection is in place, and software patches are installed promptly.	◯ Yes	◯ No
c All employees and users with privileged access are protected by passwords or stronger access controls.	◯ Yes	◯ No
d Data is backed up at least weekly and documented recovery procedures are in place.	◯ Yes	◯ No
e The business has no subsidiaries in the USA, Canada, UK, Europe, Australia or New Zealand.	◯ Yes	◯ No
f The business has not suffered any loss or fine of a type that a cyber or data protection policy would cover.	◯ Yes	◯ No
g No one in the business knows of any act, omission, fact or circumstance that could give rise to a claim under this insurance.	◯ Yes	◯ No

3 Technology professional indemnity

Defence costs and damages if a client claims compensation for an error or omission in your technology product or service. Covers the Named Insured, its subsidiaries, and all directors, employees and members.

○ **Limit HKD 8,000,000**
Per claim and in the aggregate, worldwide excl. USA/Canada
HKD 11,000 annual premium, excl. IA levy

○ **Limit HKD 16,000,000**
Per claim and in the aggregate, worldwide excl. USA/Canada
HKD 16,500 annual premium, excl. IA levy

WHAT IS COVERED	
Civil liability	Annual limit
Contractual liability (standard duty of care)	Annual limit
Project delay	Annual limit
Consumer protection and trade descriptions claims	Annual limit
Defamation, libel and slander	Annual limit
Fraud of other employees	Annual limit
Vicarious liability for subcontractors and agents	Annual limit
Infringement of intellectual property rights	Annual limit
Public relations expenses	Annual limit
Loss of documents and data replacement costs	Annual limit
Quasi-judicial defence costs	HKD 1,500,000
Loss mitigation advisory during a claim	HKD 600,000

RETENTION (EACH CLAIM)	
Asia	HKD 60,000
All other territories	HKD 120,000
Retroactive cover	Unlimited
Territory	Worldwide excl. USA/Canada

KEY EXCLUSIONS

- Prior claims, or circumstances known before cover starts
- Admitted or proven dishonest, fraudulent, criminal or malicious acts
- Cyber liability and breaches of network security or confidentiality (covered under Part A)
- Your own losses and refunds of fees
- Contractual penalties and liquidated damages
- Contractual liability beyond a standard duty of care

3.1 Your services (tick all that apply)

☐ IT consultancy, training, project management and support (no development or integration)

☐ Software and database installation, maintenance and configuration (no hardware)

☐ IT technical support, call centre and troubleshooting

☐ Website design and development, e-commerce, payments, ERP or CRM integration, hosting, SEO and support

☐ Contract staff working under your supervision (no fixed milestones or deliverables)

☐ Resale of third-party software or SaaS without customisation

☐ SaaS supporting sales or marketing functions

☐ Scripting, mobile app, software or front-end development, ERP or CRM integration and related hosting

Describe the professional services to be insured

3.2 Excluded activities

Hardware or drones · SAP, Workday, Salesforce or Oracle integration or migration · Telecoms and ISPs · Financial services, payments, trading, credit or insurance platforms · Cyber security services · Medical or health records · Transport and route planning · Manufacturing, SCADA or IoT · Energy and mining · Environmental or carbon credits · Military · Applications focused on children's, financial or medical data · SaaS other than for sales or marketing · LLM, generative AI or AI agent development · Social media scraping · Blockchain, NFT, metaverse or crypto · Adult content and gambling · Gaming

3.3 Clients

Number of active clients

Top client 1 and nature of project

Top client 2 and nature of project

Top client 3 and nature of project

3.4 Requirements: all must be met at inception and at each renewal

a The applicant is incorporated in Hong Kong and has no more than two subsidiaries. ○ Yes ○ No

b Revenue for the past or next 12 months is no more than HKD 50,000,000. ○ Yes ○ No

3 TECHNOLOGY PROFESSIONAL INDEMNITY (CONTINUED)

c No more than 25% of revenue comes from the USA or Canada (work there is not covered).	◯ Yes	◯ No
d All client contracts carry only a standard duty of care and cap your liability at no more than the limit you choose.	◯ Yes	◯ No
e The business has fewer than 200 active clients.	◯ Yes	◯ No
f The group has fewer than 100 staff in total.	◯ Yes	◯ No
g The business has no assets or subsidiaries in the USA, Canada or any OFAC-sanctioned country.	◯ Yes	◯ No
h At least one director has two or more years of relevant experience.	◯ Yes	◯ No
i The business and its directors have never been subject to a lawsuit or investigation, and have no pending or ongoing convictions.	◯ Yes	◯ No
j No one knows of any act, error, omission or circumstance that could lead to a claim under this policy.	◯ Yes	◯ No
k The business does not provide any of the excluded services listed above.	◯ Yes	◯ No

4 General liability

Covers your legal liability for injury to people, or damage to their property, caused by an occurrence in connection with your business: for example a visitor hurt at your office, or damage caused while working at a client's site. It is included in every Tech Provider Package, under the same Delta Technology & General Liability policy as your Tech PI cover.

Limit of liability, any one occurrence	Annual premium, excl. IA levy	Excess, each occurrence
HKD 8,000,000	**HKD 3,000**	**HKD 15,000**

WHAT IS COVERED	
Injury to third parties and damage to their property	Limit
Tenant's liability for premises you rent	HKD 6,000,000
Property in your care, custody or control	HKD 1,500,000
Liability for contractors acting for you	Limit
Landlord's and lessor's liability	Limit
Joint venture liability (your share)	Limit
Clients named as additional insureds	As agreed

KEY TERMS	
Territory	Worldwide excl. USA/Canada
Basis	Occurrence
Period	12 months
Excess (each occurrence)	HKD 15,000

KEY EXCLUSIONS

- Injury to your own employees (Employees' Compensation insurance is compulsory in Hong Kong and is bought separately)
- Faulty workmanship and the cost of putting it right
- Vehicles, aircraft and watercraft
- Claims arising in the USA or Canada

4.1 Premises and contract requirements

Address(es) of premises you occupy, and approximate floor area

% of work done at client sites

Highest GL limit required by a client contract (HKD)

Clients to be named as additional insureds, and the contract that requires it

4 GENERAL LIABILITY (CONTINUED)

4.2 Eligibility

a Your work is office-based, and any work at client sites is limited to installing, configuring or supporting software and IT equipment.	◯ Yes	◯ No
b You do not manufacture, import or distribute physical products under your own name.	◯ Yes	◯ No
c There have been no injury or property damage claims against the business in the last five years.	◯ Yes	◯ No
d You hold Employees' Compensation insurance as required by the Employees' Compensation Ordinance (Cap. 282).	◯ Yes	◯ No

5 Declaration and signature

1. On behalf of all proposed insureds, I/we declare that the information in this application and any attachments is true and complete, and that every fact material to the insurer's assessment has been fully and fairly disclosed in writing.
2. I/We agree that this application and declaration form the basis of, and are incorporated into, the insurance contract, and that the contract may be avoided if material facts are not disclosed.
3. I/We will tell the broker of any material change to this information before cover starts or during the policy period.
4. I/We consent to the collection, use and transfer of personal data as described in the Personal Information Collection Statement above.

Full name of authorised signatory

Position

Date (DD/MM/YYYY)

Signature

Company chop

FOR BROKER USE ONLY

Continuum reference

Account handler

Date received

Delta quote / policy no.

What happens next

1

Return the signed form

Email the completed, signed form to Continuum at hello@continuuminsure.com

2

Underwriter review

Delta reviews the application and confirms, adjusts or declines the terms.

3

Confirmation and invoice

Cover starts on written confirmation. Your policy schedule and debit note follow.

4

Breach hotline

Save +852 2319 4707 (DAC Beachcroft, 24/7) in case of a cyber incident.