

CHUBB®

PremierTech

The digital landscape continues to transform rapidly, with technology companies at the forefront of innovation. As society deepens their reliance on cloud computing, artificial intelligence, and connected devices, technology companies encounter new and complex risks - from cyber threats and data breaches to shifting liability exposures.

PremierTech, developed by Chubb's technology insurance specialists, delivers a comprehensive suite of tailored coverage. It empowers technology companies to address critical risks and grow in an ever-evolving digital world.

Coverage highlights

Professional Indemnity

- Tech professional indemnity
- Civil liability
- Contractual liability
- Intellectual property and media liability
- Corporate information breach
- Loss mitigation expense
- Amounts paid for products and services
- Amounts not paid for products and services
- Patent indemnity
- Liquidated damages
- Loss of documents and data
- Contractually assumed incident expense

General Liability

- Public and product liability
- Product recall expense
- Bodily injury and property damage cyber liability
- Property in care custody and control
- Crisis response expense
- Sudden and accidental pollution
- Excess auto liability
- Automatic additional insured status for principal, lessors or premises and vendors

Cyber

- Access to Chubb's cyber incident response services
- Incident response expense
- Business interruption
- Data and system recovery
- Cyber extortion
- Cyber crime
- Privacy and network security liability
- Ransomware attack
- Regulatory fines and penalties protection
- Loss prevention services

Who we insure

Chubb's insurance offerings cover businesses and professionals in the technology industry, including:



Data centre and cloud service providers



Software development companies



AI and analytics companies



Technology service providers



Hardware and electronic manufacturers



Telecommunications companies

PremierTech claims scenarios



PCB manufacturing defect – Professional Indemnity Breach of Contract

A manufacturer supplies Printed Circuit Boards (PCBs) for the battery management system in a premium brand of electric vehicles. A design flaw caused inaccurate battery readings, leading to unexpected shutdowns. The EV maker recalled affected vehicles and sued the manufacturer for breach of contract and delivering a faulty, safety-critical component, resulting in financial losses and reputational harm for the PCB supplier.



Ransomware attack on ecommerce site – 1st Party Cyber and 3rd Party Privacy Liability

A SaaS cloud provider was hit by a cyberattack exploiting a software vulnerability, resulting in clients experiencing service outages and data loss. The provider incurred first-party cyber expenses for incident response and system recovery. In addition, clients filed claims for failure to secure data, negligence in software design and compensation due to service interruptions.



Cyber incident causing 3rd party property damage – General Liability Cyber Liability Extension

A cyber incident at a data centre resulted in unauthorised access to the building management system that controlled its cooling systems. This caused overheating and damage to servers in a tenant's suite. The tenant subsequently filed a claim for equipment replacement costs and business interruption losses.



SaaS cloud service provider cyber attack – 1st Party Cyber Incident Response and Tech Professional Indemnity

An e-commerce site was targeted by a ransomware attack, which encrypted user data and disrupted services. The provider incurred first-party costs for ransom negotiation, system restoration and forensic investigation. Users filed privacy liability claims due to compromised personal data, resulting in financial, legal, and reputational consequences for the provider.

Why choose Chubb?



Specialist Expertise

25 years experience in Asia Pacific delivering expertise in liability underwriting, claims and risk engineering to technology businesses.



Claims Service

Chubb's award-winning claims team is consistently acknowledged as one of the best in the market.



Global Services

Offering a full spectrum of risk management solutions across 54 countries and territories.

Find the right insurance solution for your technology business: www.chubb.com

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