



*Our expert consultants at IPISC can help with IP risk assessment and offer unique and innovative insurance solutions.*

**800.537.7863**  
**PatentInsurance.com**

*Policy limits available from \$250K to \$1 million (USD) | Policy terms available up to 1 year.*

***Non-Core Product** means any product and associated software, hardware and/or infrastructure which are not in commercial use by the insured. The non-core product contributes no more than 2.5% of the insured's compensation at the time of a claim.*

*This material is for informational purposes only and does not change or replace any terms or effect of any Policy language. Please consult a copy of each particular Specimen Policy for complete terms and conditions.*



# Troll Defense Insurance

## Product Overview

### Who Are We?

IPISC is the world leader in intellectual property (IP) insurance. With more than 25 years of experience, no other company matches our team's knowledge base or track record of results.

### Why Now?

We are proud to introduce Troll Defense Insurance to the marketplace to combat Non-Practicing Entities (NPE's) also known as Patent Trolls. These are firms with the sole business of launching patent claims against targeted companies that can cost millions of dollars in fees to defend.

### What is the Benefit?

IPISC Troll Defense Insurance allows the insured to challenge the validity of the patent and defend against the assertion with a greatly reduced out-of-pocket expense. Troll Defense Insurance is available with three plans.

### How does it Work?

This policy covers the insured against select patents owned and asserted by NPE's. The suits are often directed at a company's **Non-Core Product(s)** and not the products they make, use or sell for profit.

#### **GOOD** Option:

*Average Premium | \$2,200 - \$19,500*

##### *Menu #1*

- All insured against patents on this list are subject to minimum deductible (2% of policy limit) and minimum coinsurance percentage (After the deductible has been met, there is a 10% coinsurance participation by the insured).
- Updates to list released 2 times a year, with the option to buy in advance or with each release.

#### **BETTER** Option:

*Average Premium | \$3,000 - \$24,500*

##### *Menu #2 + Menu #1*

- This is a list of known patents that are more prone to litigation than Menu #1 patents. Therefore, these patents are subject to a higher deductible, typically 20% of the policy limit and a 20% coinsurance percentage.
- With this option, insureds can add IP any time PRIOR to civil proceedings, when accompanied by a Favorable Infringement Opinion.

#### **BEST** Option:

*Average Premium | \$4,500 - \$35,000*

##### *Patent Classes + Menu #2 & Menu #1*

- This choice responds to the "what else could be out there" concerns. All businesses have an SIC code designation. Patent classes are assigned to SIC codes. In this case, patents in classes assigned to the insured's SIC code that relate to **Non-Core Product(s)** are included, even after a notice is received.
- Approved patents will be subject to the deductible and coinsurance percentage assigned to Menu #2 patents.