

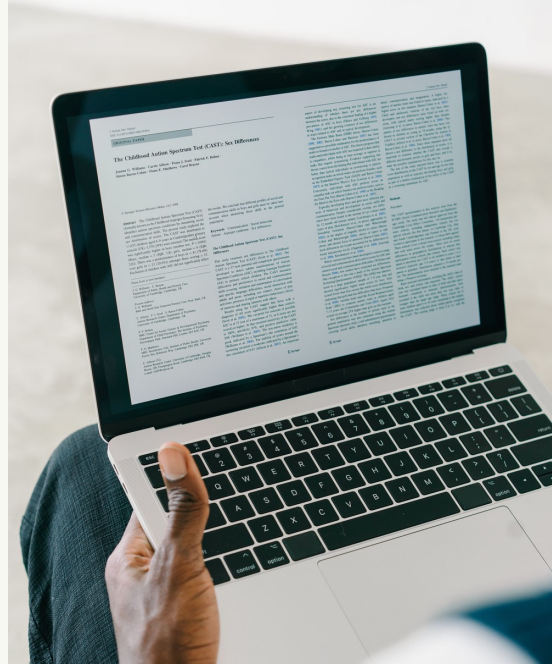
RESEARCH PAPERS, DATA AND ACCESS

A failed login can block research.

Institutions buy access to papers and datasets. Indexing or login faults can block access; content rights need accepted media/IP terms apart from technology errors, subscriber data and governance.

RISKS WORTH DISCUSSING

- 01 Institutional login or file-delivery errors
- 02 Rights disputes over published research
- 03 Subscriber account-data breaches



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Coverage worth discussing



Professional liability

Claims under accepted portal/media-service terms.



Directors and officers

Covered governance claims against insured leaders/entity.



Cyber liability

Covered subscriber-data response and privacy claims.



General liability

Covered nonprofessional office visitor injury claims.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



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