



## Insurance for the Tech Industry

Specialist insurance advice and guidance  
for a continually evolving sector



Computer, electronics and other technology related industries are continually changing and evolving, and as a result require specialist insurance advice and guidance.

**At Hallsdale Commercial we have identified that companies in the tech industry generally share common characteristics that include:**

- Use of modern factories, processes and equipment
- Highly developed quality control systems
- Clean working environments with standards of housekeeping and maintenance to a very high standard
- Ambitious, successful and profitable.

The above factors make your more attractive to insurers than the vast majority of trade and industries and as a result we have partnered with a select panel of insurers to develop bespoke policies to protect you against your own unique risks and with premium levels to reflect these facts.

**The covers under this facility can include the following:**

- Material damage – ‘All Risks’ cover, covering assets at your own premises and elsewhere.
- Business interruption – Loss of Gross Profit that can be extended to include:
  - Prevention of access
  - Loss of public utilities including advanced communication dependencies
  - Suppliers – including datacentres
  - Customers
  - Research and development
  - Book debts
  - Murder, suicide and infectious diseases.
- Goods In transit
- Employers liability
- Public and products liability
- Product recall
- Product guarantee
- Errors and omissions
  - Non negligence cover provided
- Cyber liability/crime.

Furthermore, as companies expand not only within the UK but increasingly into Europe and further afield, we are asked to provide cover on a multinational basis. It is therefore comforting to know that under our special facilities and in partnership with our suppliers we have a multinational capability allowing us to provide cover worldwide.