



Planning for tomorrow's challenges TechVantage E&O for Technology Professionals



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Innovation is a risk. But, in the technology field, innovation is vital to ensure that your business — and your clients — stay on the cutting edge. Your challenge is to develop solutions that will work for your customers into the future. So how can you break new ground while protecting the viability of your business?

Take a step toward securing your business's future by buying a TechVantage E&O policy from Victor O. Schinnerer & Company, the leaders in professional liability insurance. Our forward-looking insurance coverage can protect your business's assets while allowing you to explore the full possibilities of your field.

Why do I need TechVantage E&O? As a technology professional, you strive to do your best on each and every one of your projects. Occasionally, though, things go wrong: a product doesn't work the way you expected and your client ends up dissatisfied. If that client brings a lawsuit against you, you could spend a lot of money defending yourself or, in the worst case scenario, paying out a judgment. And when you go without insurance, your assets are on the line every time your business is sued. Even frivolous lawsuits cost you time and money. That's where E&O coverage steps in to defend your firm and, if necessary, pay judgments against you.

But I already have general liability insurance. Why do I need TechVantage? You may have purchased a general liability policy, as required by your landlord. These policies usually do not cover any of the professional services you provide your clients. By purchasing TechVantage, you're covering all the bases.

Coverage for experts, from the experts. Coverage as important as this shouldn't be left to just anyone. We Designed the TechVantage policy from the ground up to protect your firm against the risks of the technology industry.



Coverage highlights

Approach your business's future with confidence, knowing that your TechVantage policy includes:

Broad coverage for the risks you face. Our policy covers a wide variety of risks such as the introduction of computer viruses or malicious code, and loss of data and the cost of replacing it, to name a few.

Extended coverage, tailored to your firm's needs. Because no technology firm is exactly alike, we will work with you and your broker to come up with the coverage that's right for your firm's needs. You also expand your company's protection to include coverage for independent contractors, punitive damages (where insurable by law) and copyright and trademark infringement — a must for technology firms who design software.

Legal defense and claims management resources. If someone does bring a lawsuit against you, triggering coverage, we will pay for a defense attorney to represent you through the claim, minimizing the amount of time and money spent.

Backing from a financially-strong insurance carrier. The financial rating of your insurance company doesn't matter — until they're not around to pay a claim. We've chosen to work with a carrier known for solid financials so you can be confident in our promise to you.

Coverage for a wide variety of firms. TechVantage is designed to meet the insurance needs of a broad spectrum of professionals. We insure consultants, custom programmers, data processors, system designers, web designers, internet service providers (ISPs), network/communication providers, computer hardware design & manufacturing firms and other technology-related firms.



Planning for your business challenges

The underwriters at Victor O. Schinnerer & Company can help you prepare for the future of your business. Along with your broker, we will tailor coverage to enable you to meet whatever challenges your business is presented with — now and into the future. Please have your broker call us. For a broker near you, call Schinnerer at 301-961-9800.

For more information on TechVantage, call your independent agent or broker or:

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