



## TECHNOLOGY

With the new opportunities afforded by technology come a new set of business risks. For High-Technology companies that thrive on innovation and change, obtaining the right combination of insurance coverages and support services can be a daunting task. The Durham and Bates Technology division is designed to consult our clients on the unique nature of their technology exposures and the various methods to address those risks.

### **How can the Technology Division help you?**

The Durham & Bates Technology team specializes in working with clients from the start-up phase through their IPO, providing comprehensive insurance coverage and risk management solutions. It is our goal to ensure the continued success and growth of your business. We design a specialized program for technology businesses that identifies and manages the wide range of exposures they experience. Once areas of exposure are identified and measured, our program combines risk management solutions such as disaster planning, risk transfer techniques and property and liability insurance.

Given the complexities of technology insurance, it is imperative that clients deal with specialists. Our ability to anticipate change and understand its impact on a client's insurance portfolio distinguishes the Durham and Bates Technology division.

### ***Specialized insurance expertise includes:***

- Various Errors and Omissions
- Commercial General Liability
- Directors and Officers
- Employment Practices Liability
- Research and Development Coverage
- Patent Protection
- Intellectual Property
- International Coverages
- Multimedia Liability
- Crime
- Property
- Workers' Compensation
- International