

COMMERCIAL LINES DIVISION





Putting together risk solutions for commercial clients is not just about providing the right insurance policy. It also involves developing a strategy for managing risk within a business.

## commercial lines division

Insurance is about *actually* delivering when something goes wrong. If the worst happens nobody works harder than us to help clients get up and running as smoothly and as quickly as possible.

At S-Tech we work with clients to formulate risk management programmes, with the insurance itself often the final piece of the jigsaw. Trading and development contracts, for example, contain ever wider indemnification clauses and we ensure that contract conditions are reasonable and ultimately dovetail with policy wordings.

Over the years this careful and tailored approach has given us a real depth of expertise in the market. It has allowed us to build an impressive portfolio of clients from a wide range of industries.

*if the worst happens,  
nobody works harder  
than us to get you up  
and running as smoothly  
and as quickly as possible*

As well as looking after many traditional industries, our exposure to certain businesses has given us a unique insight and allowed us to develop solutions for the following sectors:

- Life Science and Bio Tech
- Information Communication Technology
- Electronics and Technology
- Museums, Galleries and Cultural Institutions
- Construction & Engineering
- Agriculture
- Environmental

Beyond these specialisms, our experience with start up companies is second to none. Recognising that funds are limited and risk transfer options need to be carefully selected we invest time and effort at all points of the development process.

For multi-national clients we are able to administer Global Risk Programmes by maintaining centralised control and employing local assistance from insurer and broker partners worldwide.

# S-Tech