

Specialist insurance cover for start-up ventures

Introducing Tech-Start, an insurance solution for businesses in their early stages – from initial concept through to launch



S-Tech

Independent Insurance
and Risk Management

Speak directly to our team

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s-tech.co.uk

From start-up to grown-up, we support developing businesses

Standard business insurance is not appropriate or comprehensive enough for start-up ventures. In order to ensure adequate protection, early-stage businesses need specialist cover that is flexible enough to grow with the business as it evolves.

Things to consider:

- ✓ If the business has any employees, there is a statutory obligation for employer's liability insurance to insure workplace exposures to injury, illness or disease
- ✓ Business interruption. Flexible cover for the recreation of research and development materials and any increased costs of working
- ✓ Public liability insurance. Although it's not compulsory, it is advisable to have this cover in respect of any business activities, including the research and development of products and services
- ✓ Directors & officers liability insurance. If business funding has been obtained from external investors, this type of cover may be a condition of that investment
- ✓ The ability to extend cover to include products liability and professional indemnity once revenue streams are established
- ✓ Keyperson insurance to provide financial assistance to the business following the death or critical illness of key personnel
- ✓ Flexible cover for all contents. This includes stock and research & development materials as well as general computer and mobile communication equipment

The Solution

With low minimum entry premiums and policy excesses, combined with the flexibility to adapt as your business grows, Tech-Start is the ideal insurance solution for technology and life science start-ups.

For more information about this specialist product please contact:



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Always a really friendly voice on the phone, with excellent advice

Martin Cartwright,
Raspberry Pi

About us

For more than 35 years S-Tech has successfully supported developing businesses based on newly emerging technologies. We work closely with entrepreneurs and innovators to fully understand the technology.

Over the years we have built an impressive portfolio of science and technology based clients which have evolved from research and development 'incubator' work.

We have extensive links with venture capitalists and other sources of risk capital and our staff have a wealth of experience to guide new ventures through their growth cycle.



To find out more, call us on 01223 324233



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