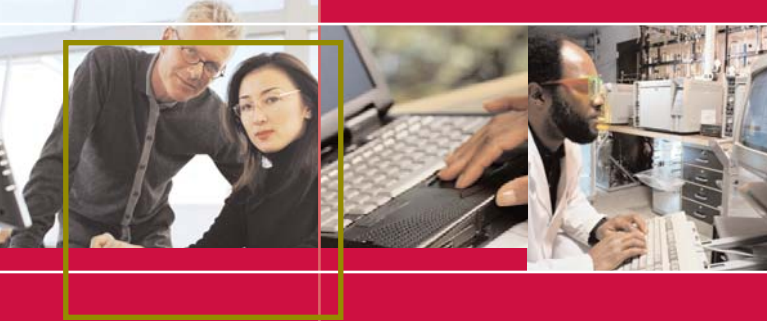


Get experience on your side



Information Technology Professionals – Small Firms

Liability Insurance





Information Technology Professionals – Small Firms

Why you need liability insurance

Today's global marketplace is increasingly dependent on information technology (IT). With technology advancing on a daily basis and outside threats on the rise, corporations and consumers are placing increasing demands on their IT professionals to deliver the ultimate in skilled services and specialized advice.

Furthermore, IT professionals are expected to protect corporate assets from theft, damage and misuse.



With ever-increasing litigation resulting in larger damage awards, it's more crucial than ever to safeguard individuals and their businesses from allegations of errors, omissions or negligent acts. Errors and

omissions insurance protects against these threats, whether or not they have merit.

As a small IT firm, you can benefit from the security of ENCON's 40+ years as one of Canada's leading providers of liability insurance. If your company provides **computer consulting, custom programming, data processing, software development, systems integration, web design, value added reselling, or other IT services**, then your insurance program should include coverage for errors and omissions, negligent acts and other exposures not covered in standard policies.

ENCON's experts are dedicated to providing the most current and competitive products, designed specifically with the unique and ever-changing needs of the IT industry in mind, delivered to you through our Canada-wide broker network.



Discover the ENCON difference

With ENCON, you'll have the security that your assets and business are well protected by affordable and flexible insurance programs. Our coverage protects your IT firm against losses due to negligence on the part of you or your employees, reducing your financial risk and exposure.

An ENCON insurance policy provides far more than just coverage for defence, settlement or judgment costs. Our entire team – from your broker to our industry analysts, claims experts and defence counsel – is dedicated to providing smooth, efficient service, and ongoing support to you.

We offer:

- First dollar defence coverage
- Coverage for bodily injury and property damage arising from your professional services
- Automatic 90-day coverage for newly-formed and newly-acquired companies
- Coverage for sub-contractors you have agreed to insure while working for you
- 60-day extended reporting period
- Coverage for services delivered anywhere in the world, subject to suit brought in Canada or the United States
- \$1,000 deductible per claim; maximum annual aggregate deductible of \$2,000
- Limits from \$500,000 to \$2 million
- Commercial General Liability coverage available to errors and omissions policyholders
- Simplified application
- Efficient and accurate processing of applications, quotes, and certificates of insurance
- Efficient and effective claims service
- The security of first-class insurers

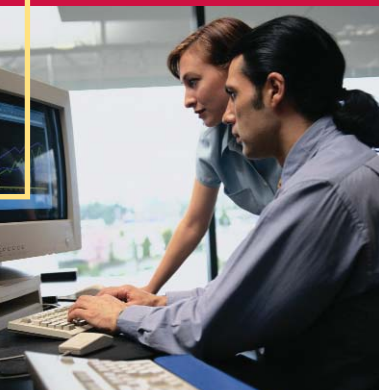


Get ENCON's experience on your side

Liability insurance is an integral part of any risk management program – and ENCON is your ideal partner. As one of Canada's industry leaders, we provide our clients with specialized insurance products and an extensive network of legal counsel and experts skilled in loss prevention and defence of professionals.

We are committed to ongoing research and development of new ideas and programs specifically for the IT industry.

By getting the right experience on your side, you will safeguard both the assets and the reputation of your IT firm, while minimizing any interruption in the day-to-day management of your own rapidly-changing business.





Claims service

Naturally, we hope that you never have to find out just how well we manage our clients' claims. However, be assured that ENCON is renowned for the efficient and effective defence of our clients.

The depth of our international team of analysts, adjusters, and legal counsel ensures that your claims are managed proactively, from your first contact with us. Regardless of your field of expertise or the complexity of your claim, we have access to some of the best advice in the business.

Although many claims take the form of lawsuits, where possible, ENCON tries to resolve the situation through discussion, negotiation, mediation, and arbitration. It's our experience that this approach can help settle claims effectively, while respecting the privacy and confidentiality of your IT firm and its employees.

You can be certain that ENCON's legal counsel will achieve the best possible result, with the least possible inconvenience to you. You can be confident knowing that you can continue to manage your business without worrying about managing your claim. We are also conscious of the influence claims can have on your program costs, and will work with you to minimize any impact on these.

Protect your business and ensure your peace of mind

Talk with your broker today about your liability needs. Learn how to effectively implement a risk management and loss prevention program, designed specifically for the IT industry.

For more information, or a competitive quote, please contact your broker.



This brochure is for illustrative purposes only, and is not a contract. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions, and exclusions. Program availability and coverage are subject to individual underwriting criteria.

ENCON Group Inc. is one of Canada's leading insurance management companies, which develops and administers insurance programs and distributes them through a network of licensed agents and brokers to individuals, professionals, organizations and employers.

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