

THE TRUE ADVANTAGE FOR TECHNOLOGY

Telecommunications
Information Technology
Medical Technology
Electronics Manufacturing



True & Associates is your broker for all sizes of technology companies from start-ups to multi-billion dollar corporations.

There is no smarter business insurance partner than True & Associates. We know that the majority of technology companies operating today started with an entrepreneur and an idea. We seek to serve that entrepreneur and their vision. Our relationships are long lasting because we work to impress upon our clients that we are in business to serve the risk taker by transferring their risk to highly calibrated and sophisticated underwriting teams who value the risk taker as much as we do. Your success is our success.

Risk Control services focused on preventing loss

We all recognize that the least disruptive loss is the one that never occurs. With a broad array of expertise in middle management accountability, ergonomic assessments, route driver work methods, slip/fall analysis, fire protection systems, sprinkler plan reviews, infrared testing, risk transfer, foreign products liability and more. Our Risk Control consultants have a long and successful history of helping businesses protect workers, safeguard assets and improve productivity. We offer a comprehensive package of risk control services that will help your business avoid costly work disruptions.

True & Associates is dedicated to helping your business enterprise manage its financial costs related to exposures.

Effective and supportive claim handling service

We provide a consistent, seamless approach to claim handling, beginning with initial claim reporting and ending with the final resolution of a claim. Our claims experts will make certain that the insurance carriers are diligent in paying your claims promptly and accurately. We are your independent agent partner servicing your needs every day.

Cost management programs that can save you money

True & Associates has case management programs designed to help manage and mitigate the overall cost of loss this includes: medically-approved return-to-work programs that consistently return injured workers back to work quickly and safely; legal services that concentrate on controlling expenses and providing fair outcomes; medical peer review for a number of specialties; and state-of-the-art online budget, billing and communications systems.

These and other cost management programs help you save substantial claim dollars and help improve productivity.



Industry expertise that delivers key coverages for your business

True & Associates' broad portfolio of products goes beyond the standard business coverage's. We offer the key coverages you need to protect your business.

Products & Completed Operations Liability

— Part of a business liability policy that covers an insured for bodily injury or property damage liability to members of the public while they are on your premises.

Security Breach Notification Expense

Coverage — Underwriters expense to notify your clients of security breach.

Information Security Liability

— Information Security and Privacy Insurance provides a variety of industry-leading coverages for emerging data security and privacy exposures facing companies today.

Errors & Omissions Liability

— a form of liability insurance that helps protect professional advice and service providing individuals and companies from bearing the full cost of defending against a negligence claim made by a client, and damages awarded in such a civil lawsuit.

Communications Media

— Provides for coverage against defamation and invasion of privacy claims as well as copyright and/or Trademark infringement.

Foreign — A specialty policy for an insured's liability for foreign operations arising out of a permanent branch office, manufacturing facility, construction project, or other operation located in another country.

Property Supply Chain

— Risk assessment coverage to determine the impact to your business if one of your providers is unable

to deliver the products and services necessary for your business to operate.

Management Liability

— Protects against allegations of financial injury

Key Man

— "Key Man" insurance is a life and/or disability policy taken out by the business as a beneficiary in the event of death or disability to a particular key employee.

Workers Compensation

— Provides wage replacement and medical benefits to employees injured in the course of employment in exchange for mandatory relinquishment of the employee's right to sue his or her employer for the tort of negligence.

Commercial General Liability

— protects against liability claims for bodily injury and property damage arising out of premises, operations, products, and completed operations

Automobile

— Protects vehicles owned by your business for both liability and replacement purposes.

High Umbrella Limits

— provides catastrophic loss protection when the underlying insurance is inadequate.

C Suite VIP Coverage Personal Lines

— insures corporate directors and officers against claims, most often by stockholders and employees, alleging financial loss arising from mismanagement

Experience the True Advantage

Competitive Pricing

Great Comprehensive Coverage

Differentiated Industry-based Services

About True & Associates

In 1984 Thomas True founded True & Associates by purchasing two hometown agencies in Mountainside and Westfield, NJ. Beginning with four employees and much enthusiasm, the agency grew by establishing solid relationships with clients, carriers and the community. The formula for success was clear, "Provide Outstanding Service and Superior Products to Customers".

Today, True & Associates has three locations, Westfield, New Jersey, its home office, Clinton and downtown Manhattan. True & Associates employs 45 insurance professionals and is licensed in 28 states. For nearly 30 years, businesses, professionals, families and individuals have relied on True & Associates for their insurance and surety needs.

For more information on improving your coverage please contact:

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