

MAKING MISTAKES ISN'T PART OF THE PLAN. BEING PROTECTED, SHOULD BE.



PROFESSIONAL LIABILITY PROVIDES PROTECTION FOR

- ✓ Allegations of:
 - » Negligence
 - » Misrepresentation
 - » Inaccurate advice
- ✓ Helps pay legal defense costs if you're sued

WHO NEEDS IT?

Any business that:

- ✓ Is contractually required to carry this coverage
- ✓ Offers professional services directly to customers
- ✓ Regularly gives advice to clients

For example:

Accountants » Consultants » Market Research Firms » Interior Designers
» Advertising Agencies » Graphic Designers » Technology Professionals

No matter how careful you are, mistakes can happen. And even if you think you've done everything right, a client may claim a negligent act or an error or omission in the professional services you've provided.

Professional liability coverage, also known as errors & omissions (E&O), provides protection for claims of negligence not generally covered by general liability policies.

Our professional liability coverage can be added to a Business Owner's Policy (BOP) you already have with us or purchased as stand-alone insurance.¹



TAILORED COVERAGE FOR YOUR BUSINESS

Our flexible coverage options² let you design a program made just for your business. So, you're only buying the coverage you need.

Options for purchase include:

- A wide range of coverage limits and deductible choices
- Coverage for claims filed after the policy expires (extended reporting period options)
- Reimbursement for income lost and other non-legal expenses you incur to defend a claim
- Coverage for costs incurred if you're required to appear before a governmental or regulatory disciplinary official and more!

Your agent can help you decide what's best for your business.



SEAMLESS POLICY SERVICE

Whether you buy coverage by endorsement or as a stand-alone policy, our online service portal, My Account, lets you handle simple policy transactions like bill pay whenever and wherever you want to.



MISTAKES HAPPEN. PROTECT YOUR BUSINESS IF THEY DO.

Call your agent for a quote on professional liability coverage.

¹How coverage is offered (by endorsement or as a stand-alone policy) is determined by the professional service(s) you provide.

²Available options vary by type of business and state.

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