

Professional Liability Protects the Career You've Worked So Hard For



You've worked hard to get where you are, and a single claim could undermine both your reputation and your bank account.

If you regularly provide professional advice to clients, you need professional liability insurance, which may also be called errors and omissions (E&O) or malpractice, depending on your profession.

An effective defense can be expensive

Even if you've done nothing wrong, a client can claim they were harmed due to your negligence, misrepresentation or inaccurate advice. The costs of mounting a defense against one of these claims can be significant, but professional liability coverage shields your business finances by helping with related expenses, legal fees or lawsuit judgments/settlements.

Because professional liability policies are tailored to specific policyholders, it's important to work with an insurance professional familiar with this type of coverage.

We have years of proven experience crafting detailed, tailored professional liability insurance:

- We'll consider your industry, business model, type of advice you provide, specific risks associated with your profession and the financial assets that could be jeopardized by a lawsuit.
- Importantly, we'll also take into account the coverage timeline needed for comprehensive protection. While most professional liability is written on a "claims-made basis," meaning it covers only those claims filed during the time the policy is in effect, you may be well served by adding either a "retroactive date" (which covers incidents that occurred *before* the policy start date) or an "extended reporting period" (to extend protection after the policy ends).
- Some policies are more tightly worded than others, so you'll receive a clear explanation of what's covered and what's not, as well as who in your business is included in the professional liability policy you purchase. In some situations, both employees and subcontractors are automatically covered; in others, they must be specifically named or purchase their own individual professional liability Insurance. Whatever the scenario, we'll make sure you're properly covered and looped in on the details.

Who we insure

We are proud to insure professionals like you who regularly provide advice or personal services. This includes, among others:

- Doctors
- Dentists
- Other medical specialists
- Lawyers
- Accountants
- Real estate agents
- Architects
- Designers
- Financial consultants
- Beauty industry professionals

What professional liability coverage includes

- Alleged or actual negligence, misrepresentation or errors
- Personal injury, including libel or slander
- Defense costs and legal fees
- Lost income during the time required to mount a defense or attend court

- Judgments
- In some cases, employees, staff, temporary staff and independent contractors

What professional liability coverage does *not* include

- Bodily injury or physical damage suffered at your place of business or caused by you or your employees – these types of losses would be covered by your Commercial General Liability (CGL) policy
- Copyright, patent or trademark infringement
- Malicious, dishonest, criminal or illegal acts

Highlights of our service

- Tailored policies for each profession
- Careful consideration of all financial assets and appropriate policy timing
- Access to liability experts who clearly explain policy details, including any exclusions
- A responsive partnership throughout the claims and defense process. Just as you serve your clients, our job is to serve *you*.

Give us a call

Contact us today, via phone or email, to start a discussion about securing the liability protection you need, so you can continue doing what you do best.

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