

Miscellaneous Professional Liability

The Hartford Professional Choice Liability PolicySM Miscellaneous Professional Liability Offered on an Admitted Basis

Decide for Yourself

“My firm does not need to spend on errors and omissions coverage, we don’t have any exposure.”

- Do the services or advice you provide require specialized knowledge?
- Do your clients pay a premium for such specialized knowledge?
- Did your client ever have different expectations than your firm?
- Has a client ever expressed dissatisfaction with your services or advice?
- Has your firm or any of its employees ever made a mistake when providing advice or services?
- Could your erroneous advice or service impact your client’s revenues or cause financial loss?
- Have you ever performed a service more than once to compensate for a client’s dissatisfaction?

If you answered “yes” to one or more of these questions, then you likely have errors and omissions exposure.

“But my firm has never had a claim, why should my firm buy errors & omissions coverage?”

- Lawsuits from unforeseen errors can not be budgeted, insurance costs can.
- Defense and settlement costs can be transferred to an A+VX insurance carrier with long standing tradition of managing errors and omissions claims.
- The awarding of contracts is often contingent upon the presence of professional liability insurance from a highly rated, financially stable insurer.
- Most General Liability policies either expressly or constructively exclude errors & omissions coverage.

The complexity of services provided by professional service firms is matched only by the ever-changing business and legal environment in which they operate. While all firms endeavor to provide top-notch services, a simple error often leads to dramatic financial losses that may be excluded under most general liability policies.

You've worked hard and sacrificed so much to build a successful business. Don't let a professional malpractice or a simple mistake put your business at financial risk.

The Hartford (A.M. Best rating of A+XV) offers The Hartford Professional Choice Liability Policy, a miscellaneous professional liability insurance policy for small and medium sized business that may provide vital coverage for allegations of errors or omissions as a result of the provision of professional services to third parties.

Minimum Premium:
\$5,000

Minimum Retention:
\$5,000

Target Market:

Consultants:

- All Miscellaneous Consultants
- Communication Consultants
- Human Resource Consultants
- Loss Control Consultants
- Management Consultants
- Market Researchers
- Media Consultants

Media Liability:

- Advertising Agencies
- Contest Managers
- Direct Marketing Companies
- Incentive Games / Promotional Marketers

Real Estate:

- Agents & Brokers
- Consultants
- Lease Brokers
- Property Managers

Other Classes:

- Answering Services
- Appraisers
- Associations
- Auctioneers
- Business Brokers
- Data Processors
- Employment Agents
- Franchisors
- Notaries
- Process Servers
- Temporary Help
- Third Party Administrators
- Travel Agents
- Trustees
- And Many More...

Coverage Highlights*:

- Tailored definition of professional services
- Personal Injury Extension
- Punitive Damages Coverage where Insurable
- Worldwide Coverage
- Automatic acquisition coverage, subject to conditions
- Disciplinary Proceedings Extension
- Non-Cancelable by insurer, except for non-payment

For More Information, Visit our Website:
<http://www.hfpinsurance.com/misc/misc.htm>



Coverage is provided by the member companies of The Hartford and may not be available in all states. See policy for actual coverage wording.