



## YOUR MUST-HAVE GUIDE FOR BOTH PROFESSIONAL LIABILITY AND ERRORS & OMISSIONS.

### ESSENTIAL COVERAGES FOR PROFESSIONAL SERVICES

Cash flow, payroll and customer service. These are the things that can keep a small business owner up at night. Being sued may not be one of them. But mistakes happen. And the truth is, a business can be sued by a client even if the business owner believes they did nothing wrong. Lawsuits can be expensive – even if your customer wins.

That's why Professional Liability (PL) or Errors and Omissions (E&O) coverage is a must for any business that gives advice or provides professional services for a fee. The Hartford offers PL or E&O coverage to 55+ professional services classes. Here's a quick overview of the key program features and the classes we'll write.



### Unmatched ease

**1** convenient bill

**Easy** quoting in ICON

**Flexibility** to add this valuable protection to our Spectrum® Business Owner's Policy or purchase coverage as a separate standalone policy<sup>5</sup>

**Broad** limits and deductible options<sup>6</sup>

### A HIGHER STANDARD OF FEATURES FOR CLAIMS-MADE COVERAGES

- **Class-specific endorsements** that reflect the professional services provided by a wide range of professional services companies
- **A broad range** of coverage limit and deductible options<sup>1</sup>
  - » Coverage limit: \$10,000 - \$5MM
  - » Deductible: \$0 - \$25,000
- **Coverage options** that help maximize protection
  - » **Extended Reporting Period (ERP)**<sup>2</sup>  
An eligible claim made and reported to us after policy termination will be covered as if it was reported during the policy period. This provides your customers with extended protection, helping to avoid a coverage gap.
  - » **Defense in Addition to Limits**<sup>3</sup>  
Provides your customers additional money to pay their defense costs.
  - » **Disciplinary Proceedings Coverage** – pays costs which your customer incurs as the result of having to appear before a regulatory or governmental disciplinary official.
  - » **Supplementary Payments** – reimburses your customers for lost income and other non-legal expenses which they may incur in the defense of a claim.
  - » **Subpoena Assistance** – provides your customers with a lawyer should they be required to testify in a lawsuit to which they are not a party.
- **Full Prior Acts**<sup>4</sup>  
Most business owners purchase insurance to help protect them from the unknown. Many think of the unknown as future events. However, full prior acts coverage protects against unknown errors or omissions that took place prior to the policy's effective date, regardless of how far in the past. This feature is automatically included for most classes and can offer customers a greater sense of security.

CLASS DESCRIPTION	ENDORSEMENT ON BOP	STANDALONE*	CLASS DESCRIPTION	ENDORSEMENT ON BOP	STANDALONE*
Accounting & Auditing Services	X	X	Electrotyping (Printers E&O)	X	
Advertising Agencies	X	X	Embroidery Operations	X	X
Answering Services	X	X	Engravers (Printers E&O)	X	
Barber & Beauty Schools	X		Engraving (Printers)	X	
Barber & Beauty Shops	X		Florist Distributors	X	
Cemeteries - Associated with a Church	X		Florist Shops	X	
Cemeteries - Independent for Profit	X		Funeral Directors	X	
Consultants: Business & Management	X	X	Graphic Artists & Designers	X	X
Consultants: Business Communications	X	X	Hearing Aid Establishments (stores)	X	
Consultants: Market Research	X	X	Interior Decorators	X	X
Consultants: Marketing Consultants	X	X	Interpreters or Translators	X	X
Consultants: Media	X	X	Medical Transcription Services		X
Consultants: Public Relations & Crisis Mgt.	X	X	Market Research Firms	X	X
Consultants: Business & Leadership Coaching	X	X	Notary Publics	X	X
Consultants: Career Coaching	X	X	Nursery & Garden Shops	X	
Consultants: Corporate Training	X	X	Optical Goods Stores & Opticians	X	
Consultants: Economic Research	X	X	Optometrists	X	
Consultants: Energy Use		X	Pastoral Counselors: Churches and Other Houses of Worship	X	
Consultants: Expense Savings	X	X	Pastoral Counselors: Wedding Chapels	X	
Consultants: Human Resource	X	X	Pet Groomers	X	
Consultants: Organization Structure	X	X	Printing and Linotype or Lithograph Services	X	
Consultants: Safety & Loss Control		X	Public Speakers	X	X
Consultants: Wedding (includes wedding planners)	X	X	Screen Printing	X	
Copy & Duplicating Services	X	X	Stenographic & Secretarial Services	X	X
Court Reporters	X	X	Tax Preparers & Bookkeepers	X	X
Crematories	X		Technology Firms	X	X
Dental Laboratories	X		Telemarketing Firms	X	X
Educators (Legal Liability)	X		Travel Agencies	X	X
			Veterinarians	X	

\* Standalone classes not available in all states

Lawsuits can happen to any business. You can help your customers prevail with The Hartford's Professional Liability or E&O coverage.

**GET A QUOTE TODAY!**



Property  
Liability  
Workers' Comp  
Business Auto

<sup>1</sup> Available options vary by type of business and by state.

<sup>2</sup> Availability and options vary by state; coverage must be requested and approved. The claim must arise out of the wrongful act or personal injury that occurred after the retroactive date and prior to the end of the policy period.

<sup>3</sup> Some states require that certain limits of defense costs be offered in addition to damage limits. As such, defense in addition to limits will be included automatically with Professional Liability coverage in those states.

<sup>4</sup> Prior Acts coverage for Accountants, Tax Preparers and Business Consultants must be requested and approved. Various options for Prior Acts coverage for these classes are available.

<sup>5</sup> Not all industries are eligible for standalone professional liability coverage. Ask your independent agent for details.

<sup>6</sup> Available options vary by type of business and by state.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates.