

## PROFESSIONAL LIABILITY INSURANCE

**P**rofessional liability insurance protects against claims arising from any acts, errors or omissions caused while rendering services of a professional nature. Businesses involved in everything from advertising to engineering need to consider this coverage seriously. In fact, users of services such as those provided by lawyers and accountants often require that the insurance be in place before contracting with them

<p><b>SCOPE OF COVERAGE</b></p>	<ul style="list-style-type: none"> <li>Professional liability coverage designed to protect an insured against allegations of mistakes made while performing the duties associated with his/her business. The policy includes coverage for both defense costs (e.g., attorney fees, court costs, etc.) and settlements or judgments. Intentional wrongdoing is specifically excluded.</li> </ul>
<p><b>DEFINITION OF INSURED</b></p>	<ul style="list-style-type: none"> <li>The “insured” in many of these policies includes the covered organization itself and its past or present partners, directors, officers, and employees while acting within the scope of their duties.</li> </ul>
<p><b>POLICY HIGHLIGHTS</b></p>	<ul style="list-style-type: none"> <li>Broad array of liability limit choices</li> <li>Multiple deductible options</li> <li>Expert claims handling</li> </ul>

**O**ur Professional Liability Insurance Program Partner has relationships with several different carriers to ensure coverage availability for most business classes. All companies are rated “A” (“Superior”) or better by A.M. Best. This rating is a gauge to measure the carrier’s financial stability, underwriting integrity, and claims-paying ability.

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