Help protect your work, your reputation and your bottom line.

Professional Liability

Professional Liability

Coverage that helps protect your business from claims of negligence, misrepresentation or inaccurate advice, and can help cover 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. Ours can easily be added to a Spectrum® Business Owner's Policy (BOP) you already have with us or purchased as standalone insurance.[1]

Flexible Coverage Options

Your agent can help you tailor a program for your business, so you're only buying the coverage you need. Options[2] 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

Service Your Way

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

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Claims Scenarios

What does Professional Liability insurance cover? Professional liability insurance for small businesses can help protect against claims such as:

- **Negligence:** If the professional services that you or your company provided result in damage or injury to a client. For example, your accounting firm makes a clerical error that costs your client thousands of dollars.
- **Misrepresentation:** If a client claims that false or misleading information convinced them into a contract agreement with you or your company, which lead to damages to the client. For example, your real estate firm recently sold a townhouse to a couple that was planning on starting a daycare. However, when the couple moved in, the townhouse association informed them they couldn't use the property for a business. The new owners decide to sue you for negligence.

Contact your agent or visit **TheHartford.com** to learn more.

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[1] How coverage is offered (by endorsement or as a standalone policy) is determined by the professional service(s) you provide.

[2] Available options vary by type of business and state.