# Protect Your Business from Liability with a Professional Liability Policy



## Why do you need a Professional Liability Policy?

Your business' General Liability
Policy can't protect you from
everything. If your business
depends on delivering professional
services or advice, a Professional
Liability Policy can protect you from
the risks you face in operating your
business. Even if you haven't made
a mistake, a Professional Liability
claim can be devastating for a
business. Having a policy in place
protects your business.

Policy features may vary by carrier.

# Is your business adequately covered?



**70%** of businesses deliver some kind of service or advice in their operations.



### What Does a Professional Liability Policy Cover?



#### **Negligence in Delivering Services**

Professional Liability coverage can protect you and your business against any actual or alleged omissions, errors, or incorrect information that is given or occurs in the process of rendering your business services.



#### **Cost of Defense**

When you file a claim through your Professional Liability Policy, your coverage helps you through the entire defense process. From providing advice and communication to attorneys and court fees, your policy is there to represent and assist you.



#### **Temporary Staff and Contractors**

Your business is liable for errors committed by anyone representing your brand — including temporary staff and independent contractors. If a claim arises as a result of these employees, your policy can keep your business protected.



#### **Claims from Past Services**

Professional Liability claims often do not come immediately, and often businesses face claims for services provided or work completed months prior. Some professional liability policies enable retroactive coverage, so you're protected even before you purchase the policy.