



IN A PERFECT WORLD, MISTAKES NEVER HAPPEN AND CUSTOMERS NEVER SUE.

In the real world, with tighter deadlines and smaller budgets, mistakes are almost inevitable. And customers can sue even if you didn't do anything wrong. It's why The Hartford offers Professional Liability coverage, which helps protect your business if you are sued by a customer claiming a negligent act, error or omission in the professional services you provide – claims generally not covered by your General Liability policy. Simply add it to your Business Owner's Policy from The Hartford. In addition to tailored coverage, you'll reap the benefits of one policy and one bill – it doesn't get more convenient than that.

If things go wrong, you need resources to help make them right.

A mistake can happen at any time. A small error can have financial consequences most small businesses simply can't handle.

Consider these examples:

- An accounting firm overlooks a number of large expenses while preparing financial statements to fulfill the requirements of a client's creditors. The oversight results in a large error, which is caught by the creditors. The client is forced to hire another accounting firm to prepare the statements to satisfy their creditors. The client sues the original accounting firm for the cost of re-doing the statements.
- A court reporter receives a letter from an attorney demanding transcripts from a deposition she did the prior week. The court reporter knows the transcript was accidentally deleted from her hard drive. After disclosing the error to the attorney, the court reporter is sued by the attorney for costs to re-depose the witness.
- A business consultant has a long-standing relationship with a manufacturing company. The current project has the consultant helping launch a new product. While the launch is delayed for reasons beyond the consultant's control, the client sues for mismanagement and lost revenue.

An Industry-Specific Approach to Professional Liability

No two professional services firms are exactly alike. There's no way a one-size-fits-all approach can meet your specific needs. It's why The Hartford's Professional Liability coverage offers:

- Endorsements that reflect the specific professional services provided by a wide-range of professional services companies
- A broad range of coverage limit and deductible options¹
 - » Coverage limit: \$10,000 – \$2,000,000
 - » Deductible: \$0 – \$25,000
- Coverage options that help maximize your protection
 - » **Extended Reporting Period (ERP)**²
Extends the period of time, after coverage ends, during which a claim can be reported and still considered eligible for coverage. Generally, Professional Liability policies require that a claim is made and reported during the policy term. With an ERP, a claim made against you and reported to us after policy termination, but within the extended reporting period, will be covered as if it was reported during the policy period. This provides you with extended protection, helping to avoid a coverage gap.
 - » **Defense in Addition to Limits**³
Means your defense costs do not reduce your Professional Liability coverage limits. Considering how quickly defense costs can add up, having a separate limit for attorney's fees leaves more money to pay for a settlement or judgment. This is important because it preserves coverage limits for coverage, rather than using them up on defense costs for the claim.

Prepare. Protect. Prevail.®

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Send completed ACORDs to info@rpmnga.com



¹ Available options vary by type of business and by state.

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

³ 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.

» **Special Coverage Features for Sole Proprietors⁴**

For sole proprietors, additional extended reporting period options are available, *at no additional cost*, in the event of:

Retirement	ERP continues indefinitely
Death	ERP continues until your executor/administrator is discharged
Disability	ERP continues until you're no longer disabled

An Agent from The Hartford Can Help

Professional Liability coverage is available to customers who purchase a Business Owner's Policy from The Hartford. Talk to your agent about adding Professional Liability coverage to your business insurance program.

Helping Small Businesses Prevail

For over 200 years, The Hartford has delivered industry-leading solutions to small businesses. Become one of the 1,000,000 plus customers who trust The Hartford to help them prevail when the unexpected occurs.



MAKE SURE YOUR BUSINESS IS READY TO HANDLE THE RISKS THAT MATTER MOST. Contact your agent from The Hartford today to learn more.



Property
Liability
Workers' Comp
Business Auto

⁴ Coverage must be requested and approved for qualified applicants.

This document provides an overview of coverages and services. Coverages may differ by state. All coverages are individually underwritten. For a complete description of coverage terms, including limitations, exclusions and conditions, refer to the insurance policy. In the event of a loss, the terms of the policy issued will determine the coverage provided. All information and representations herein are as of April 1, 2015.

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, 690 Asylum Avenue, Hartford, CT 06155.