

WORLDWIDE COVERAGE

PROFESSIONAL



LIABILITY INSURANCE



100% REINSURED BY CERTAIN
UNDERWRITERS AT LLOYDS OF LONDON



Up to **U.S \$15,000,000**
in liability protection

LIABILITY INSURANCE FOR:

WHAT IS PROFESSIONAL LIABILITY INSURANCE ?

Professional liability or error & omissions insurance protects individuals and companies against the risk of lawsuit due a negligence or breach of duty.

A PLI policy provides financial security to professionals if accused of wrongful neglect and omission which causes a financial loss as a result of advice and/or services, rendered to a client.

For many professional industries, liability insurance is already required by law or for regulatory compliance.

- INSURANCE AGENTS / AGENCY
- REINSURANCE BROKERS
- INVESTMENT BROKERS
- MEDICAL PROFESSIONALS
- ATTORNEYS
- REAL ESTATE / PROPERTY MANAGERS
- MANAGEMENT / CONSULTANTS
- ACCOUNTANTS / FINANCIAL ADVISORS
- CONTRACTORS / SURVEYORS
- ARCHITECTS / ENGINEERS
- TRAVEL / TRANSPORT
- INFORMATION TECHNOLOGY

While professional liability coverage is typical for individuals and companies in the financial, legal, and medical fields. Any person whose work consist of providing customers individualized professional service should consider such coverage. Careers such as beauticians, wedding planners, plumbers, electricians, and security personnel are not immune from litigation or legal action.

THE COVER



Negligence/Wrongful Acts

Insures against loss as a result of legal action due to apparent negligence, error or omission by the professional or business.



Breach of Duty

Insures against loss arising from any claims for failure to satisfy or non-performance of ethical, legal, or moral obligations by reason of wrongful neglect, error or omission.



Legal/Defense Costs

Covers the costs and expenses of legal defense, investigation, expert witnesses, legal counsel, etc.



Common Policy Riders

- Breach of Confidentiality
- Libel and Slander
- Arbitration Costs
- Prior Work/Completed Services
- Employee Dishonesty/Fraud
- Loss of data or documents
- Contractual Liability not due to negligence
- Compensation or Court Attendance
- Unintentional Trademark/Copyright Infringements



Should You Consider Professional Liability Insurance?

- Is your business customer driven?
- Are you seen as an expert in your field?
- Do you offer professional financial or legal advice?
- Do you provide professional services?
- Does your business handle sensitive and confidential information?



Providing your clients with professional advice & services, can sometimes force you to defend the quality of your work.

Make sure your covered!



CLAIMS SUPPORT

The cost to defend the quality and reputation of your work can be in the millions of dollars. Secure your business with professional liability insurance; you will not be held liable for any legal expenses or civil damages arising from a claim.

If a claim or allegation is made against you or your company, minimize the impact and disruption to your business. Having the financial means to correct a mistake and make things right can also enhance your image as a professional.

WITH LIABILITY INSURANCE YOU'RE NOT ALONE



REINSURANCE MARKET

Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd's umbrella is extended the same financial stability consistent with the Lloyds market.

Lloyd's Financial Market Ratings

A⁺

STANDARDS & POOR'S A+ (STRONG)
FITCH RATINGS A+ (STRONG)

A

A.M BEST A (EXCELLENT)





CONTACT INFORMATION

COVERAGE REINSURED WITH CERTAIN
UNDERWRITERS AT LLOYD'S OF LONDON

ADMINISTERED BY :
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United States, FL 33325

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