WORLDWIDE COVERAGE

# **PROFESSIONAL**







## LIABILITY INSURANCE





# 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 indivdualized 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!



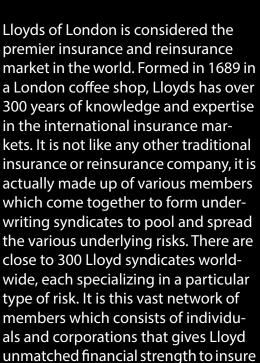
#### CLAIMS SUPPORT

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





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.

in over 200 countries worldwide.

Lloyd's Financial Market Ratings



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



A.M BEST A (EXCELLENT)





COVERAGE REINSURED WITH CERTAIN UNDERWRITERS AT LLOYD'S OF LONDON

ADMINISTERED BY:
ATLAS UNDERWRITERS
United States, FL 33325