



Professional Liability from A-Z

Why buy Professional Liability (also known as malpractice or E&O) insurance? Other than the increasing demands by clients & economic uncertainty, today almost any professional can find themselves facing a liability lawsuit. Being sued for Professional Liability can be a great loss. Judgments can be financially crippling. Commercial General Liability policies EXCLUDES Professional Liability. Cost of defending PL lawsuits may exceed the net worth of most businesses. Sources of PL claims to name a few are Negligence, Failure to render & perform the service, Misrepresentation, Breach of Contract.



Any Professional providing services to others for a fee has an E&O exposure. Below is a list (but not limited to) of Professionals from A-Z

A – Architects, Auditors, Appraisers, Advertising Agencies, Association Management, Arbitrators & Mediators, Answering Services, Administrative/office support, Auctioneers

B – Bookkeepers, Beauticians, Billing services, Background check (screening) service.

C – Consultants, Counselors, Claim Adjusters, Compliance Consultant, Copy Service, Collection Agencies, Computer & Electronic Data Processing

D – Document Destruction Service, Document management service (business records & document storage)

E – Employment Agencies, Energy Consultant, Executive Search services, Ergonomic Consultant, Exhibit (exhibition) designer, Engineers

F – Forestry Consultant, Fundraising Consultant, Franchisors,

G – Graphic Designer, Grant Writing Service, Group Homes, Green Building

H – Human Resource Consultant, Home Health Care

I – Interior Decorators, Investigators, Insurance Agents/Brokers, Insurance Risk Manager, Interpreter

L – Lawyers, Lobbyist, Lead Generation Service, Lighting Design Consultant

M – Management Consultants, Medical Billing, Marketing Firms, Mailing Service, Media Consultant, Medical Transcript Service

O – Office Space planner/designer

P – Printers, Public Relations Firm, Property Managers, Publishers, Pharmacist

Q – Quality Consultants

R – Real Estate Agents/Brokers, Referral Services, Reserve Study Consultant

S – Social Security Representative, Statistical Consultant, Sports Instructor, Speech Therapist, Seminar Conductor

T – Title Agents, Telemarketing Service, Temporary Employee Leasing Firms, Travel Agents, Tour Operators, Tax Preparer

U – Utility Locators

V – Veterinarians

W – Wedding Planners, Witness (expert)

X – X ray Centers

Y – YMCA

Z – Zoning Code Inspectors



Please contact our Management & Professional Liability Department for all your insurance needs

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