

## Policy Highlights

- A+ XV (Superior) Admitted Insurance Company – highest available AM Best's financial rating
- Claims Made E&O form
- Up to \$5 Million limits available
- Broad E&O coverage's and extensions including:
  - ~ Work performed by Independent contractors
  - ~ Personal and Advertising Injury coverage
  - ~ Bodily Injury and Property damage coverage extension if a direct result of providing professional services
  - ~ Reimbursement of deductible for claims settled in your favor with a finding of no liability on your part
  - ~ 50% reduction of deductible up to \$25,000 for claims settled through mediation
  - ~ Protection when you act as an "expert witness" included at no cost
  - ~ Worldwide coverage
  - ~ Automatic 90 day extended reporting provisions
  - ~ Loss of earnings up to \$5,000 for help in defending claims
  - ~ Optional extended reporting available for 1,2,3,5 and unlimited terms

Call 1-800-998-5545 or email Charlene Furiani at [cfuriani.protadv@insuremail.net](mailto:cfuriani.protadv@insuremail.net)



[www.consultantseando.com](http://www.consultantseando.com)

## Consultants Professional Liability Protection



## Protection Advantage

22 Century Hill Dr, Ste 103  
Latham, NY 12110-1423  
1-800-998-5545



The Right Insurance Protection Designed  
for Today's  
Entrepreneurial Business Advisors

## Professional Liability Protection

For the independent entrepreneur that provides the wide range of consulting services in the 21<sup>st</sup> century, opportunities are many and so are the potential liabilities. Your education and experience provide unique skills that can universally be applied to many business ventures both domestically and internationally. Globalization, technological advancements, "just in time" inventory control - all help to fuel the demand for your skills and services. At the same time – your clients have an ever increasing expectation of the benefits your services will provide. When those expectations are not met in financial terms – you need the peace of mind to know that you have the right Professional Liability protection.

The CE&O program has been protecting consultants throughout the United States continuously for over three decades. Starting out in 1975 insuring what was known then as business management consultants, our program has developed to handle practically any type of a professional that is engaged in a consulting or business advisement role from loss due to negligent error or omission in the performance of your service. Because no two consultants are alike, nor are any two consulting engagements the same, you need to talk to insurance professionals that can make a difference between just purchasing a policy, and purchasing real protection.



## Professional Liability Solutions for Consultants

### *What is Professional Liability Insurance?*

This specialized coverage falls under the general category of "liability" insurance – which is designed to protect a person or business against the adverse and potentially catastrophic results of "lawsuits". Professional Liability Insurance (aka – "errors and omissions – E&O) pays the cost of a) the claim expense incurred to have attorney representation, investigation, etc., and b) the cost incurred to settle claims or pay court judgments in the event you are found negligent or erred in the process of providing your professional services. The insurance pays the expenses on your behalf even when the allegations of negligence are false.

### *How is this different than General Liability or Business Liability?*

General Liability coverage, also known as Comprehensive General Liability coverage (CGL), also falls in the category of "liability" insurance. However, it is limited because it only pays the claim expense, settlements and judgments when the loss involves actual bodily injury, death or illness, or property damage as a result of your ownership operation or use of your physical premises. There is no coverage for claims that result as a direct consequence of your professional services, and there is no coverage for economic or financial loss to third parties that may arise out of allegations of a breach of contract.

### *Why the CE&O Program?*

We have been an underwriter for Consultants Professional Liability since 1975, when the first products for consultant's errors and omissions were developed. Decades of experience has enabled us to efficiently advise, consult and work with many different professionals to understand the risks and how to handle them. By focusing on consultants, we have been able to design, develop and evolve coverage's and protections as the industry changes. Our fast service and answers let you spend less time seeking this insurance, and more time working at your profession.

## Benefits

Working only with financially strong insurance carriers with approved forms and "admitted" policies, we have developed unique benefits for you:

- On-line availability for premium quote requests at [www.consultantseando.com](http://www.consultantseando.com)
- Free quotes available in 48hrs if qualified
- 24 hr turnaround on certificate and binder requests – usually same day

