



# Specified Professions Errors & Omissions Liability Product

## WHY YOU NEED ERRORS & OMISSION COVERAGE?

- ▶ Many professionals purchase Professional Liability coverage simply to fulfill a contract requirement, but real world risks exist which can threaten the very existence of a business
- ▶ Your clients can sue you for negligence in providing professional services, regardless of fault. Even frivolous lawsuits can incur significant defense costs. How much can you afford to pay to defend the good name of your business? Ten thousand dollars? One hundred thousand dollars?
- ▶ Professionals are being held to a higher standard of care than ever before
- ▶ General Liability policies exclude professional services. Errors and Omissions Insurance is the only way to protect your company

Why you should place coverage with United States Liability Insurance Group's Specified Professions Errors and Omissions Liability Product: The following are important coverages to have in your policy. Check to make sure you have all of these features.

| COVERAGE FEATURES  | OUR GROUP | COMPETITORS' POLICY |
|--|-----------|---------------------|
| \$0 deductible available for most risks with \$1 million or less in revenue  | ✓         | ?                   |
| Full prior acts coverage available (Including option to purchase full prior acts coverage for first-time buyers on select classes)   | ✓         | ?                   |
| Defense Costs Outside the Limit of Liability for select classes  | ✓         | ?                   |
| Duty to Defend Wording   | ✓         | ?                   |
| Personal Injury coverage available on most risks   | ✓         | ?                   |
| Businessowners Package Policy available (provides both general liability and property coverage. GL includes coverage for bodily injury arising out of professional services on select classes) | ✓         | ?                   |
| A.M. Best rated A++ carrier  | ✓         | ?                   |

## WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.