

Miscellaneous Professional Liability

Tailored E&O coverage to suit your ever-changing needs

WHETHER
OR NOT
E&O CLAIMS
ARE MERITED,
BUSINESSES
NEED
MISCELLANEOUS
PROFESSIONAL
LIABILITY
PROTECTION.

Strong Market Demand for Miscellaneous Professional Liability

Errors and omissions insurance has become an increasingly important component in almost every business transaction. Managerial decisions to award contracts are often contingent upon the presence of professional liability insurance from a highly rated, financially stable insurer.

Especially in today's complex and litigious environment, Miscellaneous Professional Liability insurance has become essential. Even companies with advanced risk management practices still request this coverage, as laws and regulations governing their business practices often change faster than their businesses can. Whether or not E&O claims are merited, companies need Miscellaneous Professional Liability protection.

Tailored Coverage from The Hartford

The Hartford's Miscellaneous Professional Liability insurance protects against the errors and/or omissions that may arise from the professional services provided for clients and other third parties. These errors and omissions could range from a misrepresentation in a multimillion-dollar commercial real estate transaction, to an oversight in the recommendations provided for a multinational corporate restructuring.

Working cohesively with your broker or agent, The Hartford can tailor coverage to suit your changing needs. We strive to develop long-lasting relationships with:

- Real Estate – Agents/Brokers, Property Managers, Consultants, Escrow Agents
- Management Consultants
- Marketing/Media – Promotional Marketers, Printers, Market Research Consultants, Marketing Consultants, Public Relations Consultants
- Franchisers
- Trustees
- Third-Party Administrators

Coverage Highlights

With Miscellaneous Professional Liability insurance from The Hartford, you can enjoy the following coverage features:

- Primary and Excess
- Duty to Defend*
- Definition of “professional services” tailored for each account
- Punitive damages included in definition of “damages”*

continued

* Where permitted by law.



- Joint venture participation extension for insured's wrongful act
- Personal injury coverage
- Confidentiality coverage extension
- Fraud exclusion – final adjudication/ actual; severable
- Extended Reporting Period – 12 months; 100% annual premium; additional options available

Key Facts

Please note the following important information about Miscellaneous Professional Liability insurance from The Hartford:

- **Capacity** – \$25 Million Per Account
- **Minimum Premium** – \$10,000
- **Minimum Retention** – \$10,000

Financial and Strategic Guidance

You can take comfort in knowing that The Hartford, a leading provider of professional liability insurance, is there to guide you financially and strategically every step of the way – from structuring coverage, to reporting claims and hiring the best defense counsel.

Sophisticated Underwriting, Exceptional Claim Handling

Along with our comprehensive Miscellaneous Professional Liability coverage, The Hartford takes great pride in our sophisticated underwriting capabilities and exceptional claim-handling abilities. Working together, our

claim department, actuarial professionals and other Hartford Financial Products departments provide you with a comprehensive, customized insurance solution to meet your needs.

Strong, Stable Insurer

Hartford Financial Products is a business unit of The Hartford, one of the largest financial services and insurance companies in the United States. Founded in 1810, The Hartford's Property and Casualty Insurance Companies are recognized for their operational excellence, superior customer service, and financial strength and stability (with an A.M. Best rating of A+).

At Hartford Financial Products, taking on risk is our business, and protecting clients is our promise. From tailored coverage, to sophisticated underwriting and exceptional claim service – all from a top-rated carrier – The Hartford is *the* choice for Miscellaneous Professional Liability insurance.

To Learn More

Visit us at www.hfpinsurance.com to learn more about The Hartford's Miscellaneous Professional Liability insurance and how we can help you acquire this essential protection.

Coverage is provided by The Hartford or an affiliated insurance company and may not be available in all states. For actual coverage wording, please see your policy. Hartford Financial Products is a department of The Hartford.