



RELY ON THE NATION'S **LEADING INSURER FOR PROFESSIONALS**

The Best Advice to Give Your Clients: **Rely on Smart Protection Designed with Management Consultants in Mind**

The Management Consultant's Solution for Every Insurance Need

With more than 15 years of experience insuring management consultants, CNA is widely recognized as a market leader in the professional service industry. Whether your client is a solo practitioner or part of a large consulting firm, CNA provides a wide range of products, from Miscellaneous Professional Liability to Property & Casualty, for management consultants to help manage the risk of operating a successful business.

When it comes to smart solutions to serve your professional services clients ... **we can show you more.®**

Miscellaneous Professional Liability – Are Your Clients Exposed?

As client expectations of performance increase, lawsuits against management consultants are becoming more common. Defense costs alone can quickly erode the bottom line of a business. A management consultant can experience a significant financial setback if not adequately covered in the event of a claim or lawsuit.

Regardless of the size of a company, management consultants have a potential exposure to miscellaneous professional liability claims. Not only can a company be sued by its clients, it may be sued by any third party that suffers economic damages as a result of acts, errors or omissions in a consultant's performance.

Miscellaneous Professional Liability (MPL) insurance provides coverage that is generally not included under a general liability policy. In many cases, the customary general liability policy does not cover claims stemming from professional liability insurance when securing contracts.

MPL insurance provides coverage for companies and individuals against economic loss (damages and defense costs) that may result from errors or omissions in the performance of consulting services. Coverage is afforded for claims alleging an act, error or omission, neglect, breach of duty or personal/proprietary injury in the performance of professional services.

Epack Extra

CNA's Miscellaneous Professional Liability Coverage, includes competitive enhancements, such as:

- Pre-Claim Assistance
- Risk Mitigation Credit
- Mediation Provision
- Additional Insured language when required by contract
- Worldwide coverage

For qualifying accounts, we also may offer:

- Capped defense costs outside the limits of liability
- Two-year policy term
- Automated renewal

Our Preferred Target Account

- Revenues of up to \$500M, but we will consider larger account applicants

Our Most Commonly Requested Terms:

- \$1 Million limit
- Retention of \$1,000 to \$25,000
- Minimum premium \$750



Why Not Bundle Your Coverage?

CNA provides a wide range of property and casualty coverages designed for management consultants, offering coverage for the exposures confronted by your clients. You can easily meet your insurance needs by combining the most common products under one endorsement. CNA Connect® Business Services Choice Endorsement provides a wide range of coverage limits listed below at an affordable price. In addition, increased limits may be available in order to design an insurance solution for qualified insureds.

Property Coverages Included

Accounts Receivable	Additional \$100,000
Brands or Labels	BPP Limit
Extended Business Income and Extra Expense	Additional 30 Days
Business Income – Mobile Operations Vehicle	\$75,000
Business Income – Newly Acquired Constructed Property	Additional \$250,000
Business Income – Dependent Property	Additional \$15,000
Business Personal Property at Unnamed Locations	\$25,000
Claim Data Expense	Additional \$5,000
Computer Fraud	\$5,000
Deferred Payments	\$25,000
Electronic Data Processing Equipment (Off Premise)	Additional \$25,000
Emergency Management	\$25,000
Emergency Vacating Expenses	\$25,000
Franchise Agreement – Property Upgrade Extension	Up to \$100,000
Limited Building Coverage – Tenant Obligation	\$5,000
Loss Key Consequential Loss	\$500
Newly Acquired or Constructed Business Personal Property	Additional \$250,000
Outdoor Trees, Shrubs, Plants and Lawns	Additional \$7,000
Spoilage	\$25,000
Unauthorized Business Credit/Debit Card Use	\$5,000
Utility Services – Direct Damage	\$2,500
Utility Services – Time Element	\$10,000
Valuable Papers and Records	Additional \$100,000

Key Coverage Definitions

Accounts Receivable – Covers the reconstruction of your records and reimbursement of uncollectible money from your customers due to a covered cause of loss.

Computer Fraud – Provides coverage for theft of property following and directly related to the use of any computer to fraudulently cause a transfer of that property.

Electronic Data Processing Equipment (Off Premises) – Provides coverage for direct physical loss of or damage to electronic data processing equipment and electronic media and data (combined), in any one occurrence, while in transit, or at a premises other than the described premises.

Valuable Papers and Records – Covers the cost to research, replace or restore lost information on valuable papers or records.

**Put the insurance coverage of an industry leader to work for you today.
Contact your local branch, underwriter or visit www.cna.com.**

