

## Uncovering new ways to cover a wider range of professionals.



# Our Miscellaneous Professional Liability policy

#### Intelligent coverage. Fine-tuned to position you for success.

As client expectations of performance increase, lawsuits against professionals are becoming more common. Defense costs alone can quickly erode your bottom line. Your organization can experience a significant financial setback if not adequately covered in the event of a professional liability claim or lawsuit. What's more, your company can be sued by any third-party that suffers economic damages as a result of acts, errors or omissions in the performance of professional services.

Regardless of the size of your company, you have potential exposure to miscellaneous professional liability claims. But in many cases, standard general liability policies do not cover claims stemming from professional services. Miscellaneous Professional Liability insurance helps to fill that gap.

#### Miscellaneous Professional Liability. Expertise for Small Business.

As the market leader for professional liability insurance, CNA insures more professionals than any other carrier. Now, we're leveraging that experience to cover your small business. Available from CNA, through your independent agent, Miscellaneous Professional Liability gives you broad coverage against today's critical exposures, with one simple policy, and a single bill.

#### Our Miscellaneous Professional Liability policy covers a wide range of professional service providers, including:

- Advertising Agents
- Answering Services
- Audio Consultants
- Bridal Shops
- Business Management Consultants
- Claims Adjusters
- Consultants
- Court Reporters
- Credit and Debt Counseling
- Dressmaking
- Graphic Designers
- Media Buyers
- Medical Billing Services
- Notaries
- Public Relations
- Sales, Service and Consulting Organizations
- Tailors
- Tax Return Preparation Services (Non-CPA)
- Telemarketing Firms
- Travel Agents
- Wedding Consultants



### Miscellaneous Professional Liability coverage highlights.

- Broad definition of professional services is tailored to your specific profession
- Limits up to \$5,000,000 for many of the professions listed; we offer more options and higher limits than our competitors
- Worldwide coverage: we live in a global economy and our coverage reflects this expanding world. You will be covered for work performed around the world
- Broad definition of insured, includes current and former directors, officers, partners, employees (including temporary, leased or loaned) and independent contractors
- Personal/proprietary injury coverage: includes copyright or trademark infringement, libel, slander and misappropriation of ideas, including advertising ideas
- Pre-claim assistance: we cover investigative costs related to reported circumstances before it becomes a claim
- Defense costs outside the limit: available by endorsement for gualified individuals
- Alleged or intentional wrongdoing: we defend claims involving allegations of fraud or intentional wrongdoing, including misappropriation of trade secrets until final adjudication

When it comes to finding smart coverages for your small business ... we can show you more.<sup>®</sup>



#### For more information, contact your local CNA agent or visit www.cna.com.

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