



Small Business

Miscellaneous Professional Liability

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 a company's bottom line. A professional organization can experience a significant financial set back if not adequately covered in the event of a professional liability claim or lawsuit.

Not only can a company be sued by its clients, it can be sued by any third-party that suffers economic damages as a result of acts, errors or omissions in its performance of professional services.

Miscellaneous Professional Liability insurance provides coverage that is generally not included under a General Liability policy. In many cases, the standard General Liability policy does not cover claims stemming from professional services leaving a potential gap in coverage.

Regardless of the size of their company, professionals have potential exposure to miscellaneous professional liability claims.

Miscellaneous Professional Liability expertise for Small Business

CNA is the market leader for professional liability insurance, insuring more professionals than any other carrier. We're now leveraging that expertise to protect your small business clients.

Miscellaneous Professional Liability is now available monoline or as a coverage part on CNA Connect®.

This means one policy and one bill for the insured and peace of mind for you knowing your clients' professional exposures are covered.

CNA's appetite covers many different professional service providers

- Advertising Agents
- Answering Services
- Associations
- Audio Consultants
- Billing Services
- Business Management Consultants
- Claims Adjusters
- Consultants
- Courier Services
- Court Reporters
- Credit and Debt Counseling
- Direct Mail
- Employment Agencies
- Freight Forwarders
- Graphic Designers
- Hotel Managers
- Media Buyers
- Notaries
- Photographers
- Printers
- Public Relations
- Sales, Service and Consulting Organizations
- Tax Return Preparation Services (Non-CPA)
- Telemarketers
- Telemarketing Firms
- Ticket Brokers
- Travel Agents
- Wedding Consultants

Miscellaneous Professional Liability coverage highlights:

- Broad definition of professional services is tailored to the specific profession
- Limits up to \$5,000,000: 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. Your clients will be covered for work performed around the world
- Broad definition of insured person 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 qualified insureds
- Alleged or intentional wrongdoing: we defend claims involving allegations of fraud or intentional wrongdoing, including misappropriation of trade secrets until final adjudication

For more information, contact your Miscellaneous Professional Liability underwriter or visit www.cna.com