

## Professional E&O From Philadelphia



A computer consultant was hired to create a new computer system for a client. The client alleged the new system was not functional and corrupted their current system. The claim resulted in a \$70,000 loss.

A recruiting firm filled a position for a branch manager. Shortly after being on the job, the manager was fired by the client company. The client company sued the personnel agency because sales declined. They alleged that the manager was not properly screened to determine that he was a poor performer. The loss totaled over \$50,000.

Can you afford to not secure professional liability for professional errors and omissions? You can access professional liability for categories such as:

- Human Resource Consultant
- Management Consultant
- Technology Consultants
- Translator/Interpreter Services
- Marketing Consultant
- Telecommunications Consultants
- Appraiser

You can serve all these professionals and many more by accessing Philadelphia Insurance's **Miscellaneous Professional Liability** policy through Big "I" Markets.

"Cover-Pro" provides errors and omissions coverage to a great variety of professionals via endorsement to a basic claims-made, pay-on-behalf policy. The underwriting staff tailors each policy to address the exposures unique to each class of business. Philadelphia has additional solutions to address specific professional coverage needs of the following classes: Technology, Media, Accountants, and Temporary Staffing.

### COVERAGE HIGHLIGHTS & AVAILABILITY

- Disciplinary proceeding Defense Costs limit of \$10,000 per policy period
- Free 60-day discovery clause
- Loss assistance hotline - two (2) free hours of legal consultation
- Defense afforded for groundless, false or fraudulent allegations
- Full severability of the fraud and criminal acts exclusion for all Individual Insureds; fraud and criminal acts are defended until final adjudication regarding such alleged conduct
- Automatic Independent Contractor coverage for professional services while acting on the Insured's behalf
- Punitive and Exemplary Damages coverage
- Customized Pro-Pak endorsements to meet the unique coverage needs for many classes of business

### LIMITS AVAILABLE

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*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



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- The liability limits available range from \$100,000 limit up to \$15,000,000.
- No Filed Minimum Premiums

**Miscellaneous Professional Liability** coverage is underwritten by Philadelphia Insurance Company on an admitted basis (available in all states except Louisiana). Philadelphia Insurance Companies has an A.M. Best Rating 'A++' Superior. Learn more at [bigmarkets.com](http://bigmarkets.com).