



## Covering Small Commercial Professionals



Small businesses that involve professional services are at greater risk than basic retailers because of the additional exposures they face. Consider for a moment business classes such as these:

- [Bridal shop](#)
- [Travel agency](#)
- [Wedding planner](#)
- [Media buyer](#)
- [Court reporter](#)

Clients can claim fraud in the final product, misrepresentation, or [theft](#). Third parties can sue if they experience "economic damages" due to the actions of the professional. The cost of defending against such claims can be enough to cripple or close the business even if they win the case, more so if they lose. This exposure requires professional liability coverage such as that [offered by CNA through the Connect® program](#).

Coverage highlights include limits of up to \$5 million, worldwide coverage, pre-claims assistance, and broad definition of insured person, among others. CNA will defend against claims of alleged and intentional wrongdoing until final adjudication.

**CNA Small Business** currently offers a market for a broad variety of businesses, representing Healthcare, Financial Institutions, Professional Services, Business Services, Technology, Retail, Real Estate, Wholesalers and Manufacturing. Coverage are BOP, Workers Compensation, Commercial Automobile, and Umbrella and Miscellaneous Professional Liability.

For more information, log into [www.bigmarkets.com](http://www.bigmarkets.com) and click on **Small Commercial Standard Markets** or contact Big "I" Markets commercial underwriter Tom Spires at [tom.spires@iiaba.net](mailto:tom.spires@iiaba.net) or (800) 221-7917 x5470.

*This market is available in all states except AK & HI.*