

Professional Liability/E&O



With lawsuits against individuals and organizations continually on the rise, professionals offering services of all kinds need protection. One client's dissatisfaction can turn quickly from allegation to litigation, resulting in potentially devastating consequences – financial and otherwise – for a business owner. Berkshire Hathaway GUARD's **Professional Liability** policy has been designed to address the damages commonly incurred by wrongful acts, such as negligence, errors and omissions, defamation, and others, made during the course of employment.



COVERAGE HIGHLIGHTS

- Limits up to \$3 million per claim; deductibles starting as low as \$1,000
- Prior Acts coverage available
- Right and duty to defend policy
- Personal injury coverage (libel, slander, product disparagement)
- Up to \$500 per day for loss of earnings due to required claim-related appearance; up to \$10,000 per policy period in claims expense for disciplinary proceedings
- Separate limit of liability for defense and claims expenses available
- Bodily injury & property damage coverage as a result of insured services available
- Privacy and first-party coverage available (where applicable)
- \$950 minimum premium (\$1,500 in CO, IN, MO, PA, WA)

Professional Liability insurance is underwritten by AmGUARD Insurance Company®, member of Berkshire Hathaway GUARD Insurance Companies ("GUARD") with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. The information contained herein is not meant to be all inclusive but intended to provide a general overview for marketing purposes and may not apply to all GUARD companies or in all states. Only the relevant insurance policy and endorsements provide the terms and conditions of coverage. © April 2021.

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