



Professional Insurance: Mistakes can be costly, even if you didn't make one.

SELECT ACCOUNTS

As a business owner, you strive to provide the highest level of service and delivery to your clients. But even with the most conscientious efforts, mistakes can happen and put your business at risk – regardless of whether your business is found to be at fault.

If a client claims damages resulting from a mistake you made in delivering your services, they may take action and file suit against you. The cost to protect your business in such cases can be financially crippling.

Why Professional Insurance?

Today's business climate is increasingly complex and litigious. The simplest things can lead to unexpected legal action against your company:

- An accident
- An unintentional oversight
- A misunderstanding
- Poor documentation
- Miscommunication

General liability policies often do not include coverage for damages arising from professional services your business provides. If your business is based on providing professional services, advice or recommendations to your clients, consider professional insurance an important coverage to help protect what you've worked hard to build.

Travelers Professional Insurance options for small business owners

Depending on the type of business you own, there are three different ways in which Travelers can offer professional coverage for small business owners.

- 1** **Automatically included with a Master PacSM policy** – our **Master Pac** Business Owner's Policy (BOP) efficiently bundles the essential coverages a small business needs. It includes coverage for damages arising from your professional services in your general liability coverage at no additional cost.
- 2** **Added as an enhancement to your Master Pac policy** – an optional professional coverage endorsement that broadens damages covered or provides separate professional limits to your BOP for an additional premium.
- 3** **Available as a stand-alone Professional Liability policy** – for businesses with more complex professional exposures, this offering provides limits, coverage features and value-added benefits that are separate and distinct from our **Master Pac** policy.

See other side
for details

Professional Insurance for Small Business - Eligibility

1 Professional Insurance automatically included with *Master Pac*

1 Barber shops
Barber/Beauty schools
Beauty/Hair salons
Dental labs
Funeral directors
Hearing aid/Audiology centers
Nail salons
Optical goods stores
Pet groomers

2 Professional Insurance available as an optional endorsement for *Master Pac*

2 Condominium associations
Florists
Optometrists
Printers
Technology services
Veterinarians

3 Professional Insurance available as stand-alone policies

3 Miscellaneous Professional Liability
Advertising agencies
Consultants
Direct mail services
Employment agencies
Graphic design/Commercial art
Interior decorators
Media buyers
Notaries public
Photographers
Public relations
Publishers (no printing)
Research services
Stenography/Court Reporting
Telemarketing services
Telephone answering services
Travel agencies
Accountants Professional Liability
Accountants
Tax Preparers

1 **Professional Services coverage** is automatically included in Travelers *Master Pac* policy – no additional premium charge.

Benefits: Coverage is automatic with no additional premium charge; one policy/one invoice

2 **Professional coverage** is available as an optional endorsement for *Master Pac* – additional premium charges apply.

Benefits: Broad range of coverage limits and deductible options; one policy/one invoice

3 **Professional Liability coverage** is available as a stand-alone policy – separate premium charges apply; requires separate application.

Benefits: Broad range of coverage limits and deductible options

- Access to exclusive Risk Management Helpline
- Claims-made coverage
- Extended reporting period available for 1, 3 or 5 year(s)
- Personal injury coverage available
- Prior acts coverage available
- Worldwide coverage automatically included

Learn more about how Travelers Professional Insurance can protect your business.



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