Consultants Insurance

Professional liability (E&O) - coverage overview, limitations and how to get a quote



OVERVIEW

Consultant E&O covers claims that your advice cost a client money, and carriers rate on the type of consulting, contract terms and how much any one client depends on you.

WHAT'S COVERED

Professional liability
Claims that your advice, work or omission caused a client a financial loss.

Defense costs
Attorney fees and court costs, even when the claim has no merit.

Contractual liability
Defense when a client says you breached a contract.

Cyber and privacy
Breach response and liability for client data you hold.

General liability / BOP
Slip-and-fall injuries, office property and business income.

Good to know
A written scope of work and a limitation of liability clause in every contract usually earn better pricing.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Guarantees of results
- × Cost overruns
- × Any engineering
- × Legal or medical advice outside your consulting role

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Description of consulting services
- Sample client contract
- Largest clients and fees
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/consultants/

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