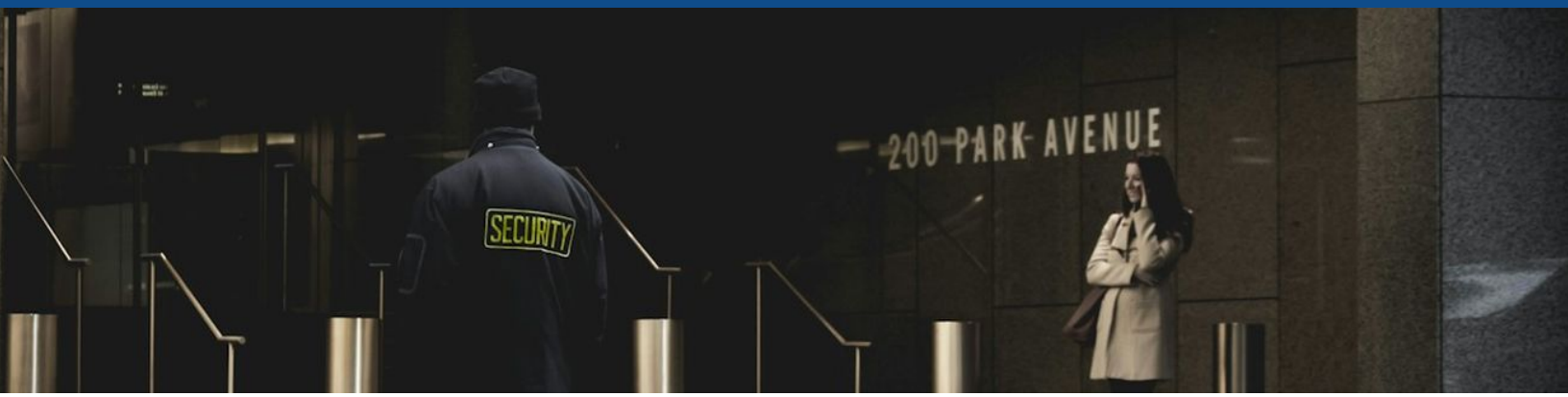
Private Investigators Insurance

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



OVERVIEW

Private investigators face claims for invasion of privacy, trespass and false arrest, and carriers look at investigation types, firearms and surveillance practices.

WHAT'S COVERED

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

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

Hired and non-owned auto
Liability when staff use their own vehicles on surveillance.

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

Invasion of privacy
Claims from surveillance and background searches.

Good to know
Unarmed, licensed investigators doing insurance and legal work usually see the best rates.

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:

- × Armed work unless declared
- × Process serving on some policies
- × Illegal surveillance such as GPS tracking without consent

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

- Investigation types and revenue mix
- State license and investigator count
- Firearms policy
- 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/private-investigators/

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