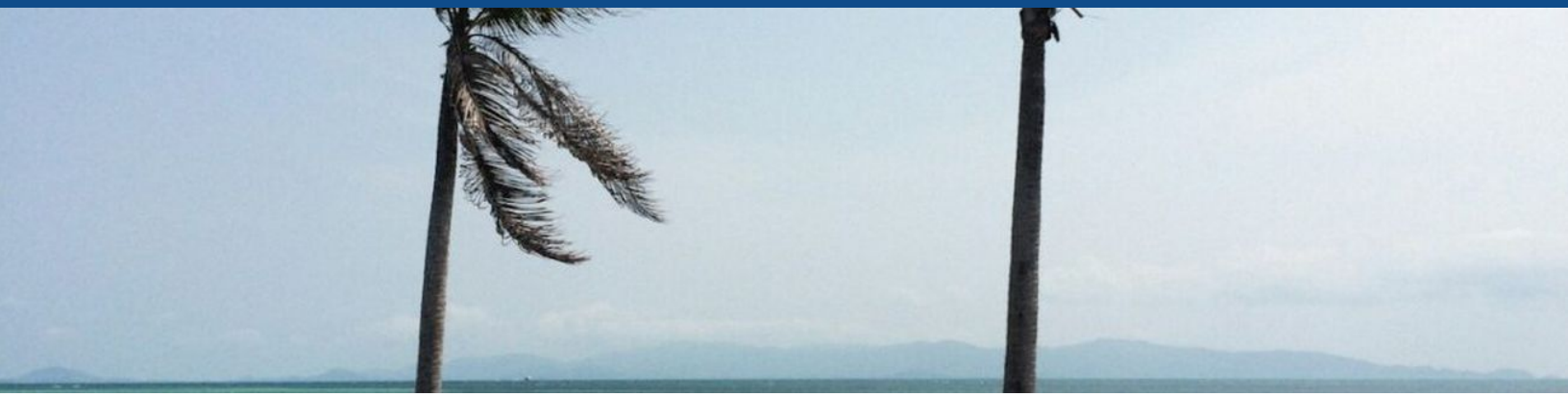
Societies Insurance

Public Adjusters Insurance

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



OVERVIEW

Public adjuster claims come from missed deadlines, low settlements and fee disputes, and carriers look at claim types, licensing and how you handle settlement funds.

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.

Disciplinary proceedings
Defense before a licensing board or regulator.

Fee disputes defense
Defense when a client challenges your contingency fee.

Catastrophe work
Claims from storm and wildfire adjusting.

Good to know
Using state-approved contracts and never holding settlement funds in your own account helps you get coverage.

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:

- × Return of fees
- × Contractor work you perform
- × Losses from settlement funds you held on many policies

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

- Number of claims handled and average size
- State licenses and bond
- Sample client contract
- 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/public-adjusters/

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