Surveyors Insurance

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



OVERVIEW

Survey claims often surface years later from boundary or elevation errors, and carriers look at survey types, project sizes and your contract terms.

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.

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

Prior acts coverage
Covers surveys done before the policy began.

Equipment coverage
GPS units, total stations and drones on site.

Good to know
Using written contracts with a limitation of liability clause and avoiding flood elevation certificates as a main service can lower costs.

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:

- × Construction staking errors on some policies
- × Trespass when entering land without permission
- × Drone operations unless declared

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

- Survey types and revenue mix
- Licensed surveyors and license numbers
- Sample 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/surveyors/

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